

FACTORS AFFECTING E-SAMSAT ACCEPTANCE (Study at the Denpasar SAMSAT Joint Office)

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ABSTRACT : Electronic SAMSAT is an online motorvehicle tax payment service system. The purpose of this study was to empirically test the effect of perceived ease of use and perceived usefulness on the actual usage of the e-SAMSAT system and attitude toward using as intervening variables that are part of the Technology Acceptance Model (TAM). This research was conducted at the SAMSAT Denpasar Joint Office. This research was conducted by purposive sampling method with a survey method using a questionnaire given to 121 respondents. The data analysis technique used is Partial Least Square (PLS). Based on the results of the analysis, it was found that perceived ease of use and perceived usefulness had a positive and significant effect on attitude toward using and actual usage of e-SAMSAT, and attitude toward using had a positive and significant effect on actual usage of e-SAMSAT. The perceived convenience and benefits will encourage taxpayers to accept the e-SAMSAT system, so that tax payers will use e-SAMSAT to fulfill their tax obligations.

Keywords –E-SAMSAT; TAM; Attitude Toward Using; Perceived Usefulness; Perceived Ease of Use.

I. INTRODUCTION

Technology is developing widely and rapidly in various aspects to provide convenience in terms of people's work. The government also continues to innovate so that all activities can run effectively and efficiently. Electronic SAMSAT or e-SAMSAT was created to increase motor vehicle tax revenue and as an innovation in the development of information technology. According to information in an article published on June 22, 2020 on the website page (www.balipost.com), the realization of Regional Original Income, especially in the Province of Bali, is dominated by 82% from motor vehicle taxes. This number shows that PKB is the main source of income for the Province of Bali.

E-SAMSAT is an application that was launched in September 2017 in Bali Province to make it easier for taxpayers, especially in paying motor vehicle taxes. The National Online Samsat Program was created based on Presidential Regulation of the Republic of Indonesia Number 5 of 2015 concerning the Implementation of a One-Stop Motorized Vehicle Administration Unit, which regulates the service quality of the Samsat Joint Office (Setyawan, et al., 2019). In order to implement these regulations, an online SAMSAT was formed which became the basis for the establishment of the e-SAMSAT to support the creation of a safe, fast, and reliable bureaucracy.

The application of e-SAMSAT has more advantages compared to the manual system, because the taxpayer does not need to pay in cash. Wardani and Juliansya (2018) state that tax payments with an online system can be made according to the place of payment listed in the application and the expiration date of the motor vehicle tax. Table 1 shows the number of motorized vehicles, and motor vehicle tax receipts using e-SAMSAT in Bali Province in 2018-2019.

Table 1. Number of Motorized Vehicles, and Motor Vehicle Tax Receipts Using E-SAMSAT in Bali Province in 2018-2019.

Area	2018		2019	
	Number of Motor Vehicles (Unit)	PKB Income (Rp)	Number of Motor Vehicles (Unit)	PKB Income (Rp)
Denpasar	16.710	10.163.513.200	12.261	8.941.462.100

Badung	8.351	4.387.791.100	5.103	3.313.543.400
Klungkung	854	406.962.600	871	503.074.500
Gianyar	3.571	1.938.602.700	6.035	3.132.467.300
Tabanan	2.778	1.283.245.100	2.022	1.339.262.500
Bangli	456	236.668.100	879	504.755.200
Karangasem	2.227	942.458.600	2.350	1.144.771.900
Jembrana	4.866	1.470.149.800	3.030	1.047.512.500
Buleleng	3.717	1.680.823.900	3.859	1.967.006.100
Total	43.530	22.510.215.100	36.410	20.693.855.500

Source: Bali Provincial Revenue Agency, 2020

Based on Table 1, it can be seen that there was the most significant decrease in E-SAMSAT users in Denpasar City because e-SAMSAT had not fully used the online system. This causes taxpayers is still have to go to the SAMSAT office to print the SKPD and ratify the STNK. Seeing this situation, it is necessary to evaluate the e-SAMSAT to find out how far this system can serve the community in providing information about motor vehicle taxes.

The success of e-SAMSAT depends on how taxpayers accept the system. Utami and Kurniawan (2020) state that user acceptance is an important factor that can influence the successful implementation of an information technology. Tujni and Hurianto (2018) define user acceptance as the desire of a user group to utilize Information Technology designed to assist their work.

The development of information technology will always cause pros and cons, for this reason, various studies have been carried out to create models that can measure and analyze the factors that influence the acceptance of information technology (Pratama and Suputra, 2019). The problem of how taxpayers receive and utilize e-SAMSAT can be explained using the Technology Acceptance Model (TAM) framework. TAM is based on the Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen (1975). Fishbein and Ajzen (1975) mention TRA assumes that behavior is based on the individual's intention to engage in a particular action. The variables in the TAM and TRA models are influenced by individual beliefs about the benefits of technology (Lewis et al., 2003).

TAM is a popular model used to measure the adoption of information technology regarding the use and acceptance of information systems (Dalbough, 2013). TAM provides a theoretical basis to determine the factors that influence the acceptance of a technology in an organization. TAM is expected to help predict a person's acceptance of technology and can provide the basic information needed about the factors that drive the individual's attitude (Lee and Panteli, 2010).

TAM explains the determinants of technology acceptance among users using two measures, namely perceived ease of use and perceived usefulness (Davis et al., 1989). Perceived usefulness is a person's level of belief that the use of technology will improve performance. Perceived ease of use is a person's level of belief that using technology makes it easier to complete work (Vankatesh and Davis, 2000).

Attitude toward using in TAM is conceptualized as an attitude towards the use of the system in the form of acceptance or rejection as an impact when someone uses a technology in their work (Davis, 1993). Attitude toward using technology is defined as the user's evaluation of his interest in using technology (Abdalla, 2007). Hoppe et al. (2001) stated that attitude explains a person's acceptance of information technology.

Davis (1998) suggests that perceived ease of use has a positive effect on attitude toward using. The TAM theory proposed by Davis (1989) is strengthened by the results of research from Wida, et al. (2016) showed the results that perceived ease of use had a positive and significant effect on attitudes toward using Instagram, which was acceptable. The results of this study also support previous research conducted by Tira, et al. (2016) regarding e-newspaper in Denpasar City, Ratnaningrum (2014) regarding internet banking in Denpasar City, and Jahangir and Begum (2008) regarding electronic banking in Bangladesh. However, these results are not in line with research from Muntianah, et al. (2012) showed the results that perceived ease of use had an effect on user attitudes were not proven or rejected, because whether or not the technology used was easy would not affect respondents' attitudes towards the use of the technology.

Research from Wida, et al. (2016) showed the results that perceived usefulness had a positive and significant effect on attitude toward using acceptable. The results of this study strengthen the TAM theory proposed by Davis (1989), which shows that perceived usefulness has a positive effect on attitude toward using. This research is also supported by research from Jahangir and Begum (2008) regarding electronic banking in Bangladesh, Ratnaningrum (2014) regarding internet banking in Denpasar City, and Tira, et al. (2016) regarding e-newspaper in Denpasar City.

Davis (1989), defines that actual usage is a form of external psychomotor response that is measured by someone with real use. Actual usage is real behavior in adopting a system (Davis, 1989). In the context of the use of information technology systems, behavior is conceptualized in actual use which is a form of measurement of the frequency and duration of technology use. The successful implementation of an information system can be realized depending on the actual use of the system when it is run, which is seen from the ease of use of the system and can bring benefits to those who use it. Perceived ease of use and perceived usefulness also affect the actual use of the e-SAMSAT system (actual usage system) directly without being preceded by an attitude toward using (Ratnaningrum, 2014). Davis (1989) states that perceived ease of use has a positive effect on actual usage. The TAM theory put forward by Davis (1989), is strengthened by the results of research from Wida, et al (2016) which suggests that perceived ease of use has a positive and significant effect on actual Instagram usage and is acceptable. This study is also supported by research from Tira, et al. (2016) regarding e-newspaper in Denpasar City, Ratnaningrum (2014) regarding internet banking in Denpasar City and Yusoffet al. (2009) regarding electronic libraries in Malaysia.

Research from Wida, et al (2016) shows the results that perceived usefulness has a positive and significant effect on actual Instagram usage and is acceptable. This is evidenced by someone who feels that a system is useful, the intensity of its use will also increase (Yusoffet al., 2009). The results of this study strengthen the TAM theory proposed by Davis (1989), which states that perceived usefulness has a positive effect on actual usage. The results of this study also support previous research conducted by Tira, et al. (2016) regarding e-newspaper in Denpasar City, Ratnaningrum (2014) regarding internet banking in Denpasar City, and Yusoffet al. (2009) regarding electronic libraries in Malaysia.

Research from Wida, et al. (2016) showed the results that attitude toward using had a positive and significant effect on actual Instagram usage and was acceptable. The results of this study support the TAM theory proposed by Davis (1993), which states that attitude toward using has a positive effect on actual usage. The results of this study also support previous research conducted by Medyawati, et al. (2011) regarding electronic banking in Bekasi City, Ndubisi and Sinti (2006) regarding internet banking in Malaysia, Ratnaningrum (2014) regarding internet banking in Denpasar City, and Gusni, et al. (2020) regarding Go-Pay at Widayatama University.

This study is a replication of previous research that has been conducted by Davis (1989). Based on the phenomenon that occurred in Denpasar City which showed a decrease in e-SAMSAT users, researchers were interested in seeing the effect of perceived ease of use and perceived usefulness on actual usage and attitude toward using as intervening variables which are part of the Technology Acceptance Model (TAM) as indicators of e-SAMSAT reception in Denpasar City.

II. CONCEPTUAL MODEL AND HYPOTHESIS

The use of e-SAMSAT provides convenience for taxpayers in carrying out their tax obligations. Perception of ease of use is defined when someone believes that by using e-SAMSAT taxpayers do not require a lot of energy to operate and can be understood easily. This can describe the ease of use of the system can affect a person's attitude in accepting an information technology system. Davis (1989) suggests that perceived ease of use has a positive effect on attitude toward using. The TAM theory proposed by Davis (1989) is strengthened by the results of research from Wida, et al. (2016), Tira, et al. (2016) Ratnaningrum (2014) and Jahangir and Begum (2008) regarding electronic banking in Bangladesh. The ease of using e-SAMSAT will give taxpayers a positive attitude in the decision-making process regarding technology acceptance. The easier it is to use e-SAMSAT, the higher the positive attitude of taxpayers towards the use of e-SAMSAT. The easier it is to understand e-SAMSAT, the higher the interest of taxpayers in using e-SAMSAT. So, the hypothesis proposed in this study is as follows.

H₁: Perceived Ease of Use has a positive effect on Attitude Toward Using.

The use of e-SAMSAT provides benefits for taxpayers in carrying out their tax obligations. Perceived usefulness is defined when someone believes or believes that by using e-SAMSAT taxpayers can pay their motor vehicle tax without having to go to the SAMSAT office so that they can avoid late payments and tax penalties. Research from Wida, et al. (2016) showed the results that perceived usefulness had a positive and significant effect on attitude toward using acceptable. The results of this study strengthen the TAM theory proposed by Davis (1989), which shows that perceived usefulness has a positive effect on attitude toward using. This research is also supported by research from Jahangir and Begum (2008), Ratnaningrum (2014) and Tira, et al. (2016). All the benefits that taxpayers get can encourage a positive attitude to choose to use e-SAMSAT. The higher the benefits felt by the taxpayer, the higher the positive attitude towards the use of e-SAMSAT. The more using e-SAMSAT taxpayers can increase their productivity, the more interested taxpayers are to use e-SAMSAT. So, the hypothesis proposed in this study is as follows.

H₂: Perceived Usefulness has a positive effect on Attitude Toward Using.

The use of e-SAMSAT provides convenience for taxpayers in carrying out their tax obligations. Perception of ease of use will reduce taxpayers' effort in learning e-SAMSAT. Taxpayers do not require a lot of energy to operate and can be reached easily. The more someone perceives that e-SAMSAT is easy to use, the level of use of e-SAMSAT will increase. Davis (1989) which states that perceived ease of use has a positive effect on actual use. The TAM theory proposed by Davis (1989) is in line with the results of research from Wida, et al (2016), Tira, et al. (2016), Ratnaningrum (2014) and Yusoffet al. (2009). The convenience felt by taxpayers will encourage the sustainable use of e-SAMSAT. The more taxpayers feel that e-SAMSAT is easy to learn, the easier it will be for taxpayers to use it to fulfill their tax obligations. The higher the benefits felt by taxpayers in using e-SAMSAT, it encourages taxpayers to use the e-SAMSAT system in a sustainable manner. So, the hypothesis proposed in this study is as follows.

H₃: Perceived Ease of Use has a positive effect on Actual Usage.

The use of e-SAMSAT provides benefits for taxpayers in carrying out their tax obligations. By using e-SAMSAT, taxpayers can save time and energy because they do not have to go to the main SAMSAT office to fulfill their tax obligations. The use of e-SAMSAT also allows taxpayers to make transactions faster than going to the Tax Office or through the Service Bureau. Research from Wida, et al (2016) shows the results that perceived usefulness has a positive and significant effect on the actual usage of Instagram and can be accepted. The results of this study strengthen the TAM theory proposed by Davis (1989), which states that perceived usefulness has a positive effect on actual usage. The results of this study also support previous research conducted by Tira, et al. (2016), Ratnaningrum (2014) and Yusoffet al. (2009). The benefits obtained by taxpayers will encourage the sustainable use of e-SAMSAT. The more taxpayers feel that e-SAMSAT can enhance the effectiveness of their performance, the taxpayers will be more willing to use it to fulfill their tax obligations. The higher the benefits felt by the taxpayer, the more it encourages taxpayers to use the e-SAMSAT system in a sustainable manner. So, the hypothesis proposed in this study is as follows.

H₄: Perceived Usefulness has a positive effect on Actual Usage.

Attitudes show physical tendencies that are seen in the evaluation of a technology based on the level of likes and dislikes (Kanchanatanee, et al., 2014). The attitude or desire of taxpayers to use e-SAMSAT will cause e-SAMSAT to be accepted and used by taxpayers. This shows that the attitude of taxpayers who accept the e-SAMSAT system will encourage taxpayers to use this system in fulfilling their tax obligations. Research from Tira, et al. (2016) showed that attitude toward using e-newspaper had a positive and significant effect on actual usage of e-newspaper. The results of this study support the TAM theory proposed by Davis (1993), which states that attitude toward using has a positive effect on actual usage. The results of this study also support previous research conducted by Medyawati, et al. (2011), Ndubisi and Sinti (2006), Ratnaningrum (2014) and Gusni, et al. (2020). A positive attitude from the use of e-SAMSAT will encourage the real use of the e-SAMSAT system in a sustainable manner. The higher the interest in using the e-SAMSAT system felt by taxpayers, the higher the actual use of e-SAMSAT. The better the evaluation of the consequences of using e-SAMSAT, the more it will encourage taxpayers to use the e-SAMSAT system in a sustainable manner. So, the hypothesis proposed in this study is as follows.

H₅: Attitude Toward Using has a positive effect on Actual Usage.

Beside of the direct effect of each variable on actual usage, this study also analyzes the indirect effect of perceived ease of use and perceived usefulness on actual usage of the e-SAMSAT system through attitude toward using, so that the sixth and seventh hypotheses in this study are as follows: following.

H₆: Perceived Ease of Use has a positive effect on Actual Usage through Attitude Toward Using.

H₇: Perceived Usefulness has a positive effect on Actual Usage through Attitude Toward Using.

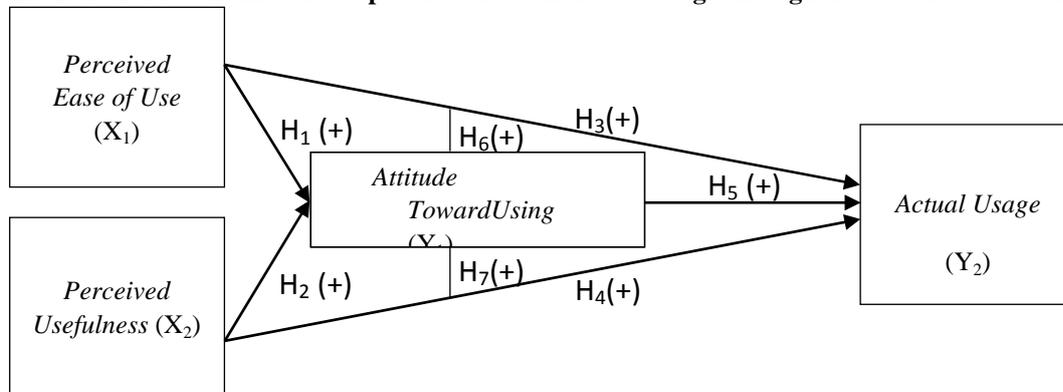


Figure 1. Conceptual Framework

III. RESEARCH METHODS

This study uses a quantitative approach in the form of associative, namely the research method used to examine a particular population or sample which aims to test the established hypothesis (Sugiyono, 2017). This research was conducted at UPTD. Regional Tax and Levy Services for the Province of Bali in Denpasar City. The population in this study were all motor vehicle taxpayers who used e-SAMSAT in 2019 in Denpasar City, which amounted to 12,261 units of motorized vehicles. By using the Slovin formula, the number of samples used in this study was 100 respondents. The sampling method used in this research is the accidental sampling method. This study uses a data collection method in the form of a survey method conducted using questionnaires distributed offline and online. In this study, the data analysis method used is Partial Least Square (PLS).

IV. RESULTS AND DISCUSSION

This research was conducted at the LPDs in Mengwi District, Badung Regency with a total of 38 LPDs and using 76 respondents. Details of the respondents' profiles are presented in Table 2.

Table 1 Respondent Characteristic

	Respondent Characteristic	Frequency	Total Percentage (%)
1	Based on Gender		
	Male	72	59,5
	Female	49	40,5
	Total	121	100
2	Based on Age		
	17-21 years old	2	1,6
	21-30 years old	89	73,6
	31-40 years old	27	22,3
	41-50 years old	3	2,5
	> 50 years old	0	0
	Total	121	100
3	Based on Latest Education		
	Elementary School	0	0
	Junior High School	0	0
	Senior High School	50	41,3
	S1	1	0,8
	S2	70	57,9
	Total	121	100

Source: Primary data processed, 2021

Based on Table 2, the respondents were dominated by male gender, amounting to 72 people. Based on age, it is dominated by 89 respondents aged 21-30 years. Based on the level of education, respondents with the latest Bachelor (S1) education dominate a total of 70 people. The structural equation model of this study uses the Partial Least Square (PLS) approach as an analytical method. It can be described in Figure 2 below.

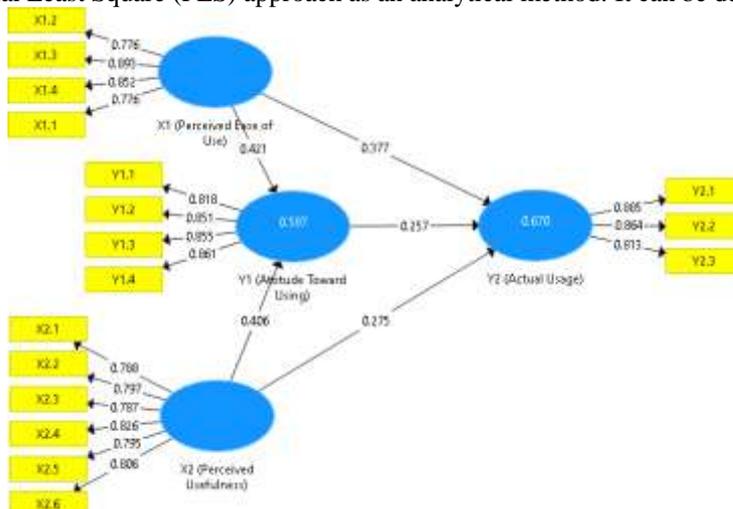


Figure 2. Structural Equation Model Evaluation of the Structural Model (Inner Model)

In this structural model, there are two dependent variables, namely: attitude toward using (Y_1) and actual usage (Y_2). The coefficient of determination (R^2) of each dependent variable can be presented in the following Table 3.

Table 3. R-Square Value Of Dependent Variable

Variable	R-square
Attitude toward using (Y_1)	0,587
Actual usage (Y_2)	0,670

Source:
Primary

data processed, 2021

Based on Table 3, the model of the influence of perceived ease of use and perceived usefulness on attitude toward using gives an R-square value of 0.587 which can be interpreted that the variability of the attitude variable

toward using can be explained by the variability of the perceived ease of use and perceived usefulness variables of 58.7 percent, while 41.3 percent is explained by other variables outside the study. Furthermore, the influence model of perceived ease of use, perceived usefulness, and attitude toward using on actual usage gives an R-square value of 0.670 which can be interpreted that the variability of the actual usage variable can be explained by the variability of the perceived ease of use, perceived usefulness, and attitude toward variables using is 67 percent, while 33 percent is explained by other variables outside the researched.

To measure how well the observed values are generated by the model as well as its parameter estimates, it is necessary to calculate Q-square (Q^2) as follows.

$$\begin{aligned} Q^2 &= 1 - (1 - (R_1)^2) (1 - (R_2)^2) \\ &= 1 - (1 - 0,587) (1 - 0,670) \\ &= 1 - (0,413) (0,330) \\ &= 1 - 0,136 \\ &= 0,864 \end{aligned}$$

The value of Q^2 has a value with a range of $0 < Q^2 < 1$, where the closer to 1 means the better the model. The results of these calculations obtained the value of Q^2 is 0.864, so it can be concluded that the model has good predictive relevance. Thus, it can be explained that 86.4 percent of the variation in actual usage is influenced by perceived ease of use, perceived usefulness, and attitude toward using, while the remaining 13.6 percent is influenced by other variables not examined in this study.

Direct Effect Hypothesis Testing Results

Table 4. Recapitulation of Test Results Between Variables

Variable	Original Sample (O)	T-Statistics (O/STDEV)	P Values	Notes
Perceived ease of use (X_1)				
Attitude toward using (Y_1)	0,421	3,684	0,000	Significant
Perceived ease of use (X_1)				
Actual usage (Y_2)	0,377	3,508	0,000	Significant
Perceived usefulness (X_2)				
Attitude toward using (Y_1)	0,406	3,508	0,000	Significant
Perceived usefulness (X_2)				
Actual usage (Y_2)	0,275	2,432	0,015	Significant
Attitude toward using (Y_1)				
Actual usage (Y_2)	0,257	2,214	0,027	Significant

Source: Primary data processed, 2021

Based on Table 4, it can be explained that the influence between variables is as follows.

- Hypothesis testing on the effect of perceived ease of use on attitude toward using produces a correlation coefficient value of 0.421, so perceived ease of use has a positive effect on attitude toward using. The value of t Statistics is 3.684 ($>$ t-critical 1.96), so the effect of perceived ease of use on attitude toward using is significant. Thus H_1 which states that perceived ease of use has a positive and significant effect on attitude toward using is accepted. The results of this study support the Theory of Reasoned Action, the findings of Davis (1989), Wida, et al. (2016), Tira, et al. (2016), Ratnaningrum (2014), and Jahangir and Begum (2008) which state that perceived ease of use has a positive effect on attitude toward using.

2. Hypothesis testing on the effect of perceived usefulness on attitude toward using produces a correlation coefficient value of 0.406, so perceived usefulness has a positive effect on attitude toward using. The t-statistics value was obtained at 3.508 ($>$ t-critical 1.96), so the effect of perceived usefulness on attitude toward using is significant. Thus, H_2 which states that perceived usefulness has a positive and significant effect on attitude toward using is accepted. The results of this study support the Theory of Reasoned Action, the findings of Davis (1989), Wida, et al. (2016), Tira, et al. (2016), Ratnaningrum (2014), and Jahangir and Begum (2008) which state that perceived usefulness has a positive effect on attitude toward using.
3. Hypothesis testing on the effect of perceived ease of use on actual usage produces a correlation coefficient value of 0.377, so perceived ease of use has a positive effect on actual usage. The value of t-Statistics is 3.508 ($>$ t-critical 1.96), so the effect of perceived ease of use on actual usage is significant. Thus, H_3 which states that perceived ease of use has a positive and significant effect on actual usage is accepted. The results of this study support the Theory Technology Acceptance Model, the findings of Davis (1989), Tira, et al. (2016), Ratnaningrum (2014), and Yusoffet al. (2009) stated that perceived ease of use had a positive effect on actual usage.
4. Hypothesis testing on the effect of perceived usefulness on actual usage produces a correlation coefficient value of 0.275, so perceived usefulness has a positive effect on actual usage. The value of t-Statistics obtained is 2.432 ($>$ t-critical 1.96), then the effect of perceived usefulness on actual usage is significant. Thus, H_4 which states that perceived usefulness has a positive and significant effect on actual usage is accepted. The results of this study support the Theory Technology Acceptance Model, the findings of Davis (1989), Tira, et al. (2016), Ratnaningrum (2014), and Yusoffet al. (2009) which states that perceived usefulness has a positive effect on actual usage.
5. Hypothesis testing on the effect of attitude toward using on actual usage produces a correlation coefficient value of 0.257, then attitude toward using has a positive effect on actual usage. The value of t-statistics is 2.214 ($>$ t-critical 1.96), so the effect of attitude toward using on actual usage is significant. Thus, H_5 which states that attitude toward using has a positive and significant effect on actual usage is accepted. The results of this study support the Theory of Reasoned Action, support the findings of Davis (1993), Medyawati, et al. (2011), Ndubisi and Sinti (2006), Ratnaningrum (2014), and Gusni, et al. (2020) which states that attitude toward using has a positive effect on actual usage.

Results of Indirect Effect Hypothesis Testing (Examination of Mediation Variables)

Table 5. Recapitulation of Mediation Variable Test Results

Mediation Variable	Effect				Notes
	(A)	(B)	(C)	(D)	
<i>Perceived ease of use</i> (X1) →	0,049	0,000	0,000	0,027	<i>Partial Mediation</i>
<i>Attitude toward using</i> (Y1) →	(Sig.)	(Sig.)	(Sig.)	(Sig.)	
<i>Actual usage</i> (Y2)					
<i>Perceived usefulness</i> (X2) →	0,091	0,015	0,000	0,027	<i>Fully Mediation</i>
<i>Attitude toward using</i> (Y1) →	(Non Sig.)	(Sig.)	(Sig.)	(Sig.)	
<i>Actual usage</i> (Y2)					

Source:
Primary
data
process
ed,

2021

Notes:

Significance (Sig.) = t-statistic $>$ 1.96 at α = 5%

(A) : indirect effect of independent variable on dependent variable

(B) : direct effect of independent variable on dependent variable

(C) : direct effect of independent variable on mediating variable

(D) : the direct effect of the mediating variable on the dependent variable

Based on the results of the examination of the four effects above (effects A, B, C, and D), it can then be proven and the intervention of the mediating variable with the following criteria:

- 1) If effects C and D are significant, but effect A is not significant, then the mediation is fully mediated in the model.
- 2) If the effects of C, D, and A are significant, then the mediation is partially proven (partially mediated) in the model.
- 3) If the path coefficient (standardized) for effect A is almost the same as the path coefficient for effect B, then mediation is not proven/supported in the model.
- 4) If either effect C or D is not significant, then mediation is not proven/supported in the model.

Based on the criteria in examining the mediating effect, from Table 5 above, the following explanatory information can be obtained.

- 1) Attitude toward using is able to mediate positively on the indirect effect of perceived ease of use on actual usage. Thus, the attitude toward using is able to partially mediate the effect of perceived ease of use on actual usage. It can be interpreted that actual usage can increase if the conditions of perceived ease of use are getting better and taxpayers have an attitude of accepting the new system, so that in the end actual usage will increase. The results of this study support the Theory of Technology Acceptance Model Gusni, et al. (2020) which states that there is an indirect effect of perceived ease of use on actual usage through attitude.
- 2) Attitude toward using is able to mediate positively on the indirect effect of perceived usefulness on actual usage. Thus, the attitude toward using is able to fully mediate the effect of perceived usefulness on actual usage. Based on these results, it can be interpreted that actual usage can increase if perceived usefulness conditions are getting better and taxpayers have an attitude of accepting the new system, so that in the end actual usage will increase. The results of this study support the Theory of Technology Acceptance Model and Gusni, et al. (2020) which states that there is an indirect effect of perceived usefulness on actual usage through attitude.

V. CONCLUSION

Based on the result and discussion of the study, it can be concluded that:

- 1) Perceived ease of use has an effect on attitude toward using the e-SAMSAT system. The easier it is to understand and use a technology, the higher the interest of taxpayers in using e-SAMSAT will be.
- 2) Perceived usefulness has an effect on attitude toward using the e-SAMSAT system. The higher the benefits felt by the taxpayer, the higher the interest of the taxpayer in using e-SAMSAT.
- 3) Perceived ease of use affects the actual usage of the e-SAMSAT system. The easier it is to understand and use a technology, the more it encourages taxpayers to use the e-SAMSAT system in a sustainable manner.
- 4) Perceived usefulness affects the actual usage of the e-SAMSAT system. The higher the benefits felt by the taxpayer, the more it encourages taxpayers to use the e-SAMSAT system in a sustainable manner.
- 5) Attitude toward using affects the actual usage of the e-SAMSAT system. The higher the interest felt by taxpayers in using the e-SAMSAT system, the more it encourages taxpayers to use the e-SAMSAT system in a sustainable manner.
- 6) Perceived ease of use affects the actual usage of the e-SAMSAT system through attitude toward using. The higher the convenience felt by taxpayers in using e-SAMSAT is also driven by the attitude of taxpayers who accept the e-SAMSAT system because it is easy to learn, thus encouraging taxpayers to use e-SAMSAT in a sustainable manner.
- 7) Perceived usefulness affects the actual usage of the e-SAMSAT system through attitude toward using. The higher the benefits felt by taxpayers in using e-SAMSAT is also driven by the attitude of taxpayers who accept the e-SAMSAT system because it is to be studied so as to encourage taxpayers to use e-SAMSAT in a sustainable manner.

Based on the research results and conclusions, the suggestions that can be given for this research are as follows:

1. For the Denpasar City SAMSAT Joint Office

Based on the results of the questionnaire variable perceived ease of use, the statement with the lowest average answer is "Easy to understand menu arrangement in e-SAMSAT". The researcher suggests that the menu arrangement in e-SAMSAT be simplified by increasing socialization regarding administrative completeness that must be prepared before making PKB payments through e-SAMSAT. The socialization carried out is aimed at all levels of society so that it is right on target.

2. For further researchers

The results of Q-square (Q^2) of 86.4 percent indicate that there are other variables worth 13.6 percent that can affect the actual usage of the e-SAMSAT system so that further researchers can add other variables that can affect the actual usage of the e-SAMSAT system such as socialization and behavioral intention to use (behavioral interest in using technology).

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