Factors affecting the usage of e-filing for individual taxpayers

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ABSTRACT

This study aims to determine and analyze the influence of perception of usability, ease, security and confidentiality, information technology readiness, complexity, social factors, and taxpayer satisfaction on the use of e-filling. The population in this study is Private Person Taxpayers registered with the Ternate Tax Service Office, North Maluku, Indonesia. The number of samples in this study was 392 Private Taxpayers. Sampling techniques use Convenience Sampling and data collection techniques through questionnaires. The data analysis method used is Partial Least Square with the Smart PLS statistics program. The results showed that perceptions of usability, security and confidentiality, information technology readiness, social factors, and taxpayer satisfaction affect the use of e-filling. In comparison, the perception of ease and complexity does not affect the use of e-filling.

Keywords:
e-filling, usability, security, taxpayer, social factors

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1. Introduction

The development of technology has brought about changes in behavior in society. The more automated a machine is, the less human intervention, the more efficient an activity will be (Abedin et al., 2021; Bezai et al., 2021). The development of technology has shifted communication and social relations to a virtual environment, and this affects social behavior towards the need for information system technology in every area of life (Eraslan & Kukuoğlu, 2019; Potocan, 2021; Ramazanov et al., 2021). The social community prefers a practical, fast and efficient administrative system (Ledin & Machin, 2021; Peeters & Widlak, 2018). Taxation is no exception (Rini Fadhina et al., 2022). Directorate General of Taxes responds to increase the need for taxpayers for a better, faster level of service, swelling of tax report processing costs, and the desire to reduce the cost of the tax report administration process using paper (Bassey et al., 2022; Bellon et al., 2022). The Directorate General of Taxes strives to meet taxpayer aspirations by simplifying the procedures for reporting both period and annual tax returns. The Director General of Taxes issued a Decree of the Director General of Taxes Number KEP-88 /PJ./ 2004 dated May 14, 2004, concerning Electronic Submission of Notification Letters. After the success of the e-SPT program, the Directorate General of Taxes reissued a decree KEP-05 / PJ / 2005, stipulated on January 12, 2005, concerning Procedures for Submitting Tax Returns electronically (e-filling) through Application Service Provider Companies (ASP).

Table 1
Number of Taxpayers Using E-filling

	Person	**Percentage (%)**
Registered Taxpayers	135.962	100%
Active Taxpayers	63.176	46,46%
Taxpayer E-filling	19.840	14,59%

Source: KPP Pratama Ternate

Based on the data above, it is known that the number of registered taxpayers is 135,963, with active taxpayers 63,176, while for e-filling users, it is only 14.59%. So, it can be concluded that only a few taxpayers are registered using e-filling of the total taxpayers in Ternate City; as has been explained, e-filling provides more accessible, practical facilities and can be done anytime and anywhere for taxpayers (Kemuning et al., 2022). It should be able to cause a good response. Many taxpayers use it, but only a few uses the facilities the Directorate General of Taxes (DGT) provides**.** Thus, the tax collection process becomes inefficient (Anggadini et al., 2022; van den Boogaard & Beach, 2023).

The first factor that influences the use of e-filling is the perception of usability. The Perception of Usability is a measure where technology is believed to benefit everyone who uses it (Beldad & Hegner, 2017; Roy et al., 2018; Talwar et al., 2020). Since e-filling is categorized as technology, then the perception of usability affects the use of e-filling (Rokhman et al., 2023).

The second factor that can influence the use of e-filling is the perception of ease (McLean & Wilson, 2019; Sagnier et al., 2020). The perception of convenience is how individuals interpret that learning and using the system is easy. If taxpayers feel the ease of use, they likely use e-filling to fulfil their tax obligations. The effects that the perception of usability of digital technology for tax (Bassey et al., 2022) affects the use of e-filling.

The security and confidentiality (Arena et al., 2021) of the e-filling system is the third factor that can affect taxpayers the use of e-filling (Mascagni et al., 2021; Pomeranz & Vila-Belda, 2019). Security means using information systems is safe, the risk of loss of data or information is minimal, and the risk of theft is low (Didimo et al., 2020). Meanwhile, confidentiality is everything hidden (can only be known by one or a few) or deliberately hidden so that others do not realize it (Söderström & Wangel, 2023). Taxpayers who already understand and know the security (Hooda et al., 2022) and confidentiality of the e-filling system (Scarcella, 2019) will tend to use e-filling to fulfil their tax obligations and will be interested in reusing the e-filling system. Some previous studies find that the perception of security and confidentiality affects the use of e-filling. Meanwhile, some previous studies stated that the perception of security and confidentiality has no effect on the use of e-filling.

The readiness of information technology (Baghdasaryan et al., 2022) is the fourth factor that can affect the use of e-filling. The preparation of information technology can be seen from various aspects, such as; the availability of internet connections, good software and hardware facilities which are means of using e-filling, and the ability of human resources to use information technology.

The perception of complexity is also the fifth factor that can influence the use of e-filling. The perception of complexity is the user's expectation that technology is free from effort. Complexity will also arise if taxpayers cannot accept a new technology in their tax reporting (e-filling) because they are not used to it. Several studies argue that the perception of complexity affects the use of e-filling while some studies find the opposite result.

Social factors are the sixth factor that can affect the use of e-filling. Social factors as the level of individual confidence that there is an environmental influence on using the system (Liuhong, 2022). This means that taxpayers want to use e-filling because of the impact on friends, co-workers, and relatives, which will affect the taxpayer's intention to use e-filing.

Taxpayer satisfaction is also a determinant of whether a system is acceptable, so it becomes a factor that can affect the use of e-filling. Satisfaction is the pleasure or disappointment of taxpayers towards using the e-filling system. Suppose the user is satisfied with the e-filling system. In that case, the user's use of the system will be carried out continuously to increase the e-filling system's intensity. Taxpayer satisfaction affects the use of e-filling.

There are fundamental theoretical concepts in this study as hypothesis development, namely the theory of planned behaviour, the idea of acceptance model, the unified theory of acceptance and use of technology, and the task technology fit. The view of planned behaviour develops the concept of reasoned action. Interest in behaviour is determined by three main factors: behavioural beliefs, normative beliefs, and control beliefs. The Technology Acceptance Model (TAM) is a model for predicting and explaining how technology users receive and use technology related to the user work. The TAM model, a development of the Theory of Reasoned Action (TRA) model, puts forward one premise that a person's reaction and perception of something will determine the attitude and behaviour of the person. This theory models a person's behaviour as a function of behavioural objectives. This model is compiled based on fundamental theories regarding users' behaviour and the technology acceptance model. The unified approach to acceptance and use of technology combines the successful features of eight leading technology acceptance theories into one system TRA, TAM, Motivational Models, Personal Computer Utilization Models, and Innovation Diffusion Theory. Task Technology Fit explains how technology impacts helping individuals with tasks. This theory directly holds that technology positively impacts individual performance and can be used if the capabilities of the technology match the functions that the user must generate. That is a correspondence between tasks, personal capacities, and technological procedures. It means the technological process supports individuals' ability to complete these tasks.

This study observes how taxpaying satisfaction influences the use of e-filling. The happiness felt by the taxpayer after using e-filling will cause the taxpayer to be interested in reusing the system. Vice versa, if the taxpayer feels let down after using e-filling, what will happen is that the taxpayer becomes lazy to use e-filling.

Hypothesis Development

1. Effect of Perception of Usability on the Use of E-filling

The perception of usability is a measure by which a person believes technology will benefit the individual who uses it (Wiyono, 2008). If users interpret that e-filling provides benefits in submitting tax reports, taxpayers are directly encouraged to use it. Conversely, if the user feels that e-filling is not beneficial, taxpayers are less likely to use it. It follows the Technology Acceptance Model (TAM) theory, where perceived Usefulness (Perceived Usefulness) affects an individual's attitude towards using information technology, determining whether the individual intends to use it. The intention to use information technology will determine whether individuals will use information technology. Based on the description of the results of the study, the alternative hypotheses proposed in this study are as follows:

H1: Perception of Usability affects the Use of E-filling

2. The Effect of Perceived Ease on the Use of E-filling

The perception of ease of use of technology is defined as a measure by which individuals believe that technological systems can be easily understood and used. A system can be of high quality if designed to meet user satisfaction through the ease of using the system (Nopiana, 2017). This follows the Theory of the Technology Acceptance Model (TAM) that there are factors that predominantly affect the integration of technology. If a person feels that the existing system is easy to use, then individuals will continue to use it, so the ease of use of e-filling will affect taxpayers' attitudes toward using e-filling. A system used shows that it is better known, easier to operate, and easier to use by its users. Based on the description of the results of the study, the alternative hypotheses proposed in this study are as follows:

H2: Perception of Ease affects the Use of E-filling

3. The Effect of Security and Confidentiality on the Use of E-filling

Storing user data securely will reduce the opportunity for other parties to misuse system user data. In this e-filling system, the security aspect can also be seen from the availability of usernames and passwords for taxpayers who have registered to report notification letters online. Digital certificates can also be used as data protection for Notification Letters in the form of encryption so that specific systems can only read them. It follows the Task Technology Fit (TTF), where the level of security and confidentiality is a benefit provided by e-filling so that it affects the ease of taxpayers in using e-filling. Based on the description of the results of the study, the alternative hypotheses proposed in this study are as follows:

H3: Security and Confidentiality affect the Use of E-filling

4. The Effect of Information Technology Readiness on the Use of E-filling

The readiness of information technology also affects the progress of the individual's mindset, meaning that the more the individual is ready to accept new technology, the more advanced the individual's thinking is, which is to be able to adapt to this increasingly developed technology. In addition to affecting the progress of individual mindsets, the readiness of information technology will also affect the ease of society, especially taxpayers, in reporting taxes. It follows the Task Technology Fit (TTF), where information technology's readiness also affects taxpayers' ease in using e-filling. It means that every individual who is ready to receive information technology, then the individual who, in this case, is a taxpayer, will decide to use e-filling. Based on the description of the results of the study, the alternative hypotheses proposed in this study are as follows:

H4: Information Technology Readiness affects the Use of E-filling

5. The Effect of Complexity on the Use of E-filling

Complexity will arise if taxpayers cannot accept a new technology in their tax reporting (e-filling) because they are comfortable filling out tax returns manually and are not used to using e-filling. Besides that, they interpret that this new technology can take time to learn, so taxpayers are reluctant to use e-filling. This follows the Theory of Planned Behavior, where individuals will decide to make it easier to use e-filling if it is based on the individual's skills and abilities and can overcome difficulties or complexities that hinder the implementation of a behaviour. The results of research showed that complexity affects the use of e-filling. Based on the description of the results of the study, the alternative hypotheses proposed in this study are as follows:

H5: Complexity affects the use of E-filling

6. Influence of Social Factors on the Use of E-filling

The environment influences social factors, such as friends, co-workers, and relatives, who convince someone to use e-filling. The more environmental influences, the greater the intention to use e-filling (Lie and Sadjiarto, 2013). It follows the Unified Theory of Acceptance and Use of Technology, where individuals will make it easier to use e-filling if there are outside influences, namely social factors from friends and family. If individuals are affected by the environment to use a system, it will also affect their ease of using e-filling. Based on the description of the results of the study, the alternative hypotheses proposed in this study are as follows:

H6: Social Factors Affect the Use of E-filling

7. Effect of Taxpayer Satisfaction on E-filling

User satisfaction is related to the success of the system's quality and the quality of the information produced by the information system. The better the system quality and the data produced, the more the user's satisfaction with the system will also increase. User satisfaction will affect the use of a system. If the user is dissatisfied with the facilities provided by the e-filling system, the use of the system will not be achieved. It follows the theory of TPB (Theory of Planned Behavior), which explains that user satisfaction will affect an individual's intention to use information systems. If users feel that they have a high level of satisfaction in using e-filling, then interest in using the system tends to increase. This increase in interest is illustrated by the

degree of use of e-filling. Based on the description of the results of the study, the alternative hypotheses proposed in this study are as follows:

H7: Taxpayer Satisfaction affects the Use of E-filling

2. Methods

The population used in this study was all Individual Taxpayers (WPOP) registered and using e-filling at the Ternate Primary Tax Service Office, amounting to 19,840 people. The sampling technique used is convenience sampling. Convenience sampling is a method by selecting samples freely as the researcher desires. The method used to determine the number of pieces uses the Slovin formula. The data collection technique in this study was questionnaires. The submitted questionnaire will be given directly to individual taxpayers registered at KPP Pratama Ternate. The questionnaire contains a list of questions whose answers are stated using the Likert scale.

Data processing will be processed using the Partial Least Square (PLS) approach using the Smart PLS Version 3.0 application. Partial Least Square (PLS) is an alternative approach that has shifted from a covariance-based SEM approach to a variant-based one that can simultaneously test measurement models and structural model testing. The measurement model is used for validity and reality tests, while the structural model is used for causality testing (hypothesis testing with a predictive model).

Variable Operational Definition

Use of E-filling

The use of e-filling refers to the form of application in using the e-filling program for a taxpayer, where the sample chosen is an individual taxpayer who has used e-filling or who has known the manual of the e-filling application. The questionnaire for this variable was measured using an interval scale and consisted of five statements. To calculate the variables of the use of e-filling, a 5-point Likert scale is used.

Perception of Usability

The perception of usability is defined by how individuals interpret the Usefulness or benefits of using a system. If the individual interprets that e-filling can be profitable, they will directly use the e-filling system. But on the contrary, if individuals feel less trusting or do not know the benefits of the e-filling system, they will hesitate to use it. The questionnaire for this variable was measured using an interval scale with five statements. A 5-point Likert scale is used to calculate the usability perception variable.

Perception of Ease

The perception of ease is defined by how individuals interpret learning and using the system as easy. The questionnaire for this variable was measured using an interval scale with five statements. A 5-point Likert scale is used to calculate the usability perception variable.

Security and Confidentiality

Security means using information systems is safe, the risk of loss of data or information is minimal, and the risk of theft is low. While confidentiality means that everything related to the user's personal information is guaranteed confidentiality, no one knows about it. The questionnaire for this variable was measured using an interval scale with five statements. A 5-point Likert scale is used to calculate the usability perception variable.

Information Technology Readiness

The readiness of taxpayer information technologies means that individuals, in this case, are ready to accept existing technological developments, including the advent of e-filling systems. The questionnaire for this variable was measured using an interval scale with five statements. A 5-point Likert scale is used to calculate the usability perception variable.

Complexity

Complexity is a measure by which a system is judged to be easy or difficult to understand. The size of the complexity is influenced by the limitations of the user's ability to understand the system. The questionnaire for this variable was measured using an interval scale with five statements. A 5-point Likert scale is used to calculate the usability perception variable.

Social Factors

Social factors influence the environment that convinces a person to use a system. Social factors are the level of individual confidence that there is an environmental influence on using the system. The questionnaire for this variable was measured using an interval scale and consisted of five statements. A 5-point Likert scale is used to calculate the usability perception variable.

Taxpayer Satisfaction

Satisfaction is the pleasure or disappointment of taxpayers towards using the e-filling system. The questionnaire for this variable was measured using an interval scale and consisted of nine statements. A 5-point Likert scale is used to calculate the usability perception variable.

3. Result

Overview of Research Objects

The questionnaire was distributed to 392 respondents. Of the total spread, 8.41% of the questionnaires did not return, and 2.29% were incomplete because the respondents hesitated to fill them out. Some respondents had not filled in entirely due to their busyness of the respondents, and 6.88% of the questionnaires' use of e-filling was less than one year. So, from these data, the qualified questionnaires to be processed are 323 questionnaires.

Descriptive Statistics

The descriptive statistics in this study are described in table 2 below:

Table 2. Descriptive Statistics

	N	Min.	Max.	Mean	Std. Deviation
Use of E-filling (UE)	323	15	25	21,06	2,395
Perception of Usability (PU)	323	15	25	21,10	2,741
Perception of Ease (PE)	323	15	25	20,76	2,597
Security and Confidentiality (SC)	323	15	25	20,46	2,460
Information Technology Readiness (ITR)	323	15	25	20,63	2,377
Hassle (HA)	323	5	22	10,38	2,463
Social Factors (SF)	323	5	25	17,92	4,023
Taxpayer Satisfaction (TS)	323	25	45	35,05	3,940

Source: primary data processed, researchers 2022

The data in the table above shows that of the eight variables in this study, the social factor variable has the most significant data distribution. This result can be seen from the standard deviation value for this variable which is the value of the data spread if measured from its average value. Such results are due to the varying answers of respondents to the five items of the statement representing this variable.

Measurement Model (Outer Model)

Convergent Validity

Convergent validity is seen from the magnitude of the loading factor for each research construct >70. However, loading 0.50 to 0.60 is still acceptable in the research stage of scale development. After eliminating some indicators, the diagram results show that all indicators show a value of >0.50, and it can be concluded that all constructs have good convergent validity.

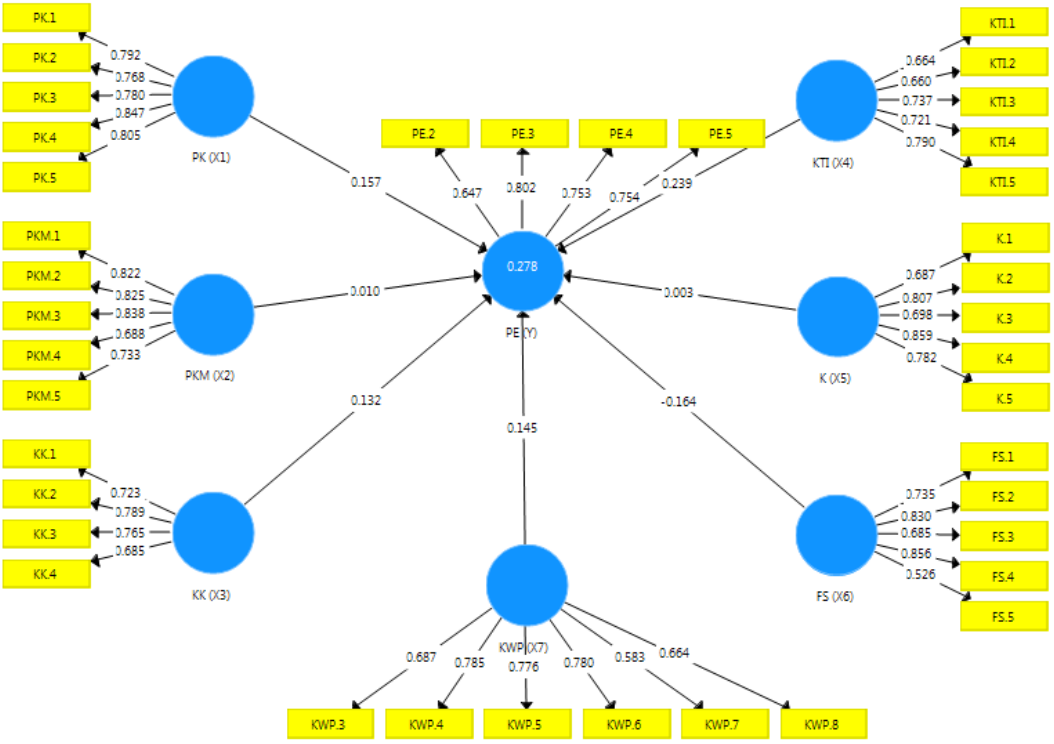

Figure.1
Relationship Path Diagram with Outer Loading Value After Elimination
(Source: primary data processed by authors)

Inner Model

Table 3 presents the results of the inner model test consisting of the R-Square test, Path Coefficient Estimation, and hypothesis testing results.

Table 3. Path Coefficient dan R-Square

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Hypothesis Testing Result
PU -> UE	0.157	0.156	0.054	2.898	0.004	Accepted
PE -> UE	0.010	0.013	0.069	0.151	0.880	Rejected
SC -> PE	0.132	0.133	0.063	2.101	0.036	Accepted
ITR -> PE	0.239	0.237	0.067	3.554	0.000	Accepted
HA -> PE	0.003	-0.010	0.057	0.061	0.952	Rejected
SF -> PE	-0.164	-0.172	0.063	2.594	0.010	Accepted
TS -> PE	0.145	0.147	0.051	2.822	0.005	Accepted
R Square						**0.578**
Adjusted R Square						**0.561**

Source: primary data processed, researchers 2022

R Square Test

Based on Table 3, the R-Square value of the E-filling Usage variable is 0.278 or 27.8%, which means the contribution of Naivety Perception, Perception of Convenience, Security and Confidentiality, Information Technology Readiness, Complexity, Social Factors, and Taxpayer Satisfaction to the Use of E-filling by 27.8%. At the same time, the remaining 72.2% was influenced by other variables that were not studied in this study.

Path Coefficient Estimation

Table 3 shows that the significance values of the variables of perception of usability (t values of 2,898), security (t stat of 2,101), confidentiality (t stat of 3,554), the readiness of information technology (t stat of 2,594), and social factors (t stat of 2,822) are indicated by statistical t values of and (>1.98) respectively. It means that perceptions of Usefulness, security, confidentiality, the readiness of information technology, social factors, and taxpayer satisfaction affect the use of e-filling. Meanwhile, the variables of perception of ease and complexity with statistical t values of 0.161 and 0.051 (<1.98), respectively, mean that the perception of comfort and complexity does not affect the use of e-filling.

4. Discussion

Perception of Usability towards the Use of E-filling

The results of the first hypothesis test (H1) users' perception of using e-filling were accepted. The perception of information technology users will affect their attitude toward using information technology. The individual's perspective on accepting technology can be described by the intensity or degree of using the technology. Acceptance of using technology is an essential factor in developing and utilizing information systems and technologies. The results of this study follow the theory of the Technology Acceptance Model (TAM), which explains that the reaction and perception of information technology users will affect their attitudes toward acceptance of using information technology (Li et al., 2020)(Uyar et al., 2021).

Perception of Ease of Use of E-filling

The results of the second hypothesis test (H2) perception of ease of use of e-filling were rejected. This shows no significant influence on the perceived ease of use of e-filling. This indicates whether or not e-filling is easy will not affect a person using e-filling. This is not following the Theory of the Technology Acceptance Model (TAM) that the perceived ease factor is the willingness to utilize technology (Sijabat, 2020). There is no effect of the perception of ease on the use of e-filling due to the lack of socialization about how to use or operate the e-filling system. The unskilled or accustomedness of taxpayer's attributes to a lack of socialization. Also, taxpayers still feel confused when working the e-filling system, so they still come to the tax office to report their tax returns. This is evidenced by issuing regulations for making the Tax Volunteer Program No. ND-953 / PJ.09 / 2018, whose task is to assist in filling out the Annual Tax Return through e-filling. The issuance of this regulation means that many taxpayers are not skilled in reporting tax returns through e-filling, so they need the help of tax volunteers. In addition, 9.91% (age >61 years) of respondents who have experienced old age also find it challenging to understand how to operate an e-filling system. As a result of the lack of socialization about the use of e-filling and elderly respondents, it is difficult for respondents to understand how to operate e-filling so that the perception of convenience does not affect the use of e-filling.

Security and Confidentiality of E-filling

The results of the third hypothesis test (H3) of security and confidentiality against using e-filling were accepted. The security and confidentiality of taxpayer data are maintained by using e-filling, the taxpayer response will also be more positive using e-filling. Every taxpayer does not want his data to be known or spread to outside parties. This follows the Task Technology Fit (TTF), where the level of security and confidentiality is a benefit provided by e-filling so that it affects the ease of taxpayers in using e-filling.

Information Technology Readiness for the Use of E-filling

The fourth hypothesis test (H4) results of information technology readiness for e-filling were accepted. Information technology readiness has a significant effect on the use of e-filling because individuals experience changes in mindset (TAHAR et al., 2020). The more individuals are ready to take on new technologies, the more advanced their thinking is. It is to be able to adapt to this increasingly developed technology. In addition, with facilities that support taxpayers using e-filling, it is increasingly helpful and more accessible for taxpayers to use e-filling, be it computers, internet access, and others. It means that the condition of adequate facilities makes taxpayers interested in using e-filling. The results of this study follow the theory of Task Technology Fit, which holds that technology positively impacts a person's performance using that if the technological ability matches the tasks, users must do.

Complexity with the Use of E-filling

The results of the fifth hypothesis testing (H5) of complexity against e-filling were rejected. This shows no significant influence on the perception of complexity in using e-filling. This indicates whether or not e-filling is complicated will not affect a person using e-filling. There is no effect on the complexity of using e-filling because respondents do not fill out their tax returns. Still, with the help of officers, respondents do not pay attention to the complexity and difficulty of tax reporting using e-filling. For the last two years, when approaching March, the closing month of tax reporting, KPP Pratama Ternate collaborated with Khairun University in the Tax Volunteer program, whose task is to assist taxpayers in filling out and reporting taxpayer tax returns. This proves that there are still respondents who do not fill out their tax returns, so the perception of the complexity of the respondents cannot affect the use of e-filling. This is not following the Theory of Planned Behavior (SDGs), where individuals will decide to make it easier to use e-filling if it is based on the skills and abilities of the individual and can overcome difficulties or complexities that hinder the implementation of a behaviour. If an individual does not have the skills and knowledge and cannot overcome problems or complexities that impede behaviour performance, then the individual will not use e-filling.

Social Factors towards the Use of E-filling

The results of testing the sixth hypothesis (H6) of social factors towards using e-filling were accepted. The results showed that social factors negatively influence the use of e-filling. The negative direction produced in this study is not following the Unified Theory of Acceptance and Use of Technology (UTAUT), where individuals will make it easier to use e-filling if there are outside influences, namely social factors from friends and family. If individuals are affected by the environment to use a system, it will also affect their ease of using e-filling. Social factors as the level of individual confidence that there is an environmental influence on using the system. But it is different for Individual Taxpayers in Ternate City to want to use e-filling not because of the impact of friends, co-workers, or relatives but rather the intention from the heart.

Taxpayer Satisfaction with the use of E-filling

The results of the seventh hypothesis test (H7) taxpayer satisfaction with using e-filling were accepted. Taxpayer satisfaction arises because taxpayers feel there are benefits in using e-filling, so it can be said that benefits can cause happiness. Taxpayer satisfaction can be caused by the features provided in an information system, such as quality while guaranteeing their privacy from the e-filling system and the quality of information produced by the e-filling system. The taxpayer's satisfaction with the benefits generated by e-filling will give rise to a positive attitude towards the technology. This follows the TPB theory (Theory of Planned Behavior), which explains that user satisfaction will affect an individual's intention to use information systems. If users feel that they have a high level of satisfaction in using e-filling, then interest in using the system tends to increase. This increase in interest is illustrated by the degree of use of e-filling.

5. Conclusion

This study aims to determine the influence of usability, convenience, security and confidentiality perceptions, information technology readiness, complexity perception, social

factors, and taxpayer satisfaction with e-filling. The result of the research obtained is that the Perception of Usability affects E-filling use. The perception of information technology users will affect their acceptance of information technology. It means that the more valuable the e-filling service, the higher the interest of e-filling users. The Perception of Ease does not affect the use of E-filling. There is no effect of the perception of usability on the use of e-filling. It is attributed by the lack of taxpayer knowledge about how to operate the e-filling system, and lack of socialization related to usability of e-filling. Security and Confidentiality affect the Use of E-filling. The security and confidentiality of taxpayer data are maintained by using e-filling, the taxpayer response will also be more positive using e-filling. Information Technology Readiness affects the use of E-filling. It is because, with facilities that support taxpayers to use e-filling, it is increasingly helpful and more accessible for taxpayers to use e-filling, be it computers, internet access, and others. This means that the condition of adequate facilities makes taxpayers interested in using e-filling. Complexity does not affect the use of E-filling. It does not affect the complexity of using e-filling because many individuals do not fill out their tax returns. But ask others to help fill out their tax returns so that these individuals do not pay attention to the complexity and difficulty of tax reporting using e-filling. Social Factors affect the use of E-filling. Social factors as the level of individual confidence that there is an environmental influence on using the system. But it is different for Individual Taxpayers in Ternate City to want to use e-filling not because of the impact of friends, co-workers, or relatives but rather the intention from the heart. Taxpayer Satisfaction affects the use of E-filling. The better the quality of the system and the quality of the information produced, the more the user's satisfaction with the system will also increase. Therefore, user satisfaction will affect the use of a system.

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