

Behavioral Intention to Use Online Tax Payments During Covid-19 Pandemic

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Abstract— The covid-19 pandemic has spread worldwide, resulting in a situation that has created a necessity to follow social distancing regarding the welfare of the people. This requirement has supported innovative technology to carry out people's activities online. This study aims to examine the factors that influence the behavioral intention of the citizens, especially taxpayers to pay Land and Building Taxes (PBB) online in Surabaya through the government web page, Badan Pendapatan Daerah (BAPENDA), during the covid-19 pandemics. This study uses the Technology Acceptance Model (TAM) by including additional perceived risk and trust variables. The data is obtained from a total of 270 respondents through the distribution of questionnaires and is analyzed using linear multiple regression analysis. The result of the data is analyzed using SPSS. The results reveal that perceived usefulness, perceived ease of use, perceived risk, and trust are significant factors influencing behavioral intention to use the BAPENDA website as an online PBB payment service. In comparison with previous studies, this study combines the theory of TAM, perceived risk, and trust, which affect behavioral intention to use online tax services during the covid-19 pandemic.

Keywords— Land and Building Tax Online Payment, Perceived Risk, TAM, Trust.

I. INTRODUCTION

The covid-19 pandemic has spread worldwide. The first wave of the covid-19 pandemic in Indonesia appeared on March 2nd, 2020 (1) (access on May 8, 2022) and is increasing over time. The increase in positive cases that occur every day causes a lot of losses in various sectors in Indonesia, the government makes policies to suppress the spread of covid-19 (2). To prevent the spread of the covid-19 virus, the Indonesian government took preventive measures by limiting community activities, i.e., social distancing. One way that can be taken to inhibit the spread of this virus is by implementing social distancing or physical distancing (3). The government has also implemented a lockdown by closing most public services such as schools and government facilities to stop the spread of the Covid-19 virus (4). Social distancing and lockdown policies brought up many challenges to society who had to carry out their activities normally while staying indoors as a precaution against the transmission of the covid-19 virus.

The existence of social distancing and lockdown policies has accelerated the use of technology as well as the development of information technology to carry out activities in the current situation, and covid-19 has forced many organizations to modify their systems and strategies and adopt new technologies (5). Using this technology and the internet, people who are required to stay at home can also do their activities as usual. This situation accelerates the digital connectivity habit of doing official work from home. Regarding this status quo, the government is expected to be able to provide

digital public service facilities that are by the current conditions, that is, online public service facilities or e-government that can be accessed flexibly. The implementation of e-government plays a very important role in realizing the government's desire to improve the quality of public administration services (6). E-government is evidence of the successful use of information systems in government organizations (7). The government in Indonesia realizes good governance by developing E-Government to improve the quality of public services, as well as making it easier for the public to find information through their digital electronic media so that the government can compete in the digital era (8).

One of the online facilities provided by the government is online tax payment services. Tax modernization is also to implement tax services based on good governance by prioritizing electronic-based tax services. This innovation is expected to be a solution to provide consistent, efficient, precise, quality, and flexible services to realize a convenient and safe tax system service for taxpayers (9). The government currently provides various online services, including e-tax filing, which is a step toward empowering taxpayers (10). One of the applications of online tax payment services in Indonesia is the online payment of Land and Building Tax or *Pajak Bumi dan Bangunan* (PBB) which is available in Surabaya. At present, online PBB payment Surabaya can be paid through Surabaya's official website, *Badan Pendapatan Daerah* (BAPENDA) at <http://pbb.bpkpd.surabaya.go.id>. Previously, PBB payment was made conventionally, i.e. taxpayers had to come to the place where tax payment services were

provided, such as at the local neighborhood association hall, the local sub-district office, or at the counter of the nearest bank to make payments. However, the conventional method requires a lot of time and energy, which cannot be done during the covid-19 pandemic since it can increase the transmission of the covid-19 in society.

Due to the impractical conventional method of PBB payments and the covid-19 pandemic that appeared in Indonesia, taxpayers have the behavioral intention to use the BAPENDA website as an online PBB payment service provided by the government. The website's availability helps taxpayers pay PBB easier as it benefits taxpayers from various ways of payments and is accessible anytime and anywhere. In addition, it also helps to reduce the spread of the covid-19 since taxpayers could pay PBB from home. Through the use of information technology, the tax service system can be implemented without direct contact between the server and the served person (11). The government also expects that with the availability of the BAPENDA website as an online PBB payment service, taxpayers will continue to pay their taxes as scheduled and are obliged even during the covid-19 to increase state revenues from the tax sector. The online taxation system aims to make it easier for taxpayers to fulfill their tax obligations without hassle so that it will encourage tax compliance and thereby increase the amount of tax collection (7).

During the covid-19 pandemic, tax revenues in various countries have decreased due to the declining world economy. Many countries are experiencing financial difficulties, some even experiencing economic slumps (3). The Center for Tax Policy at the Urban Institute and Brookings Institution reports that total state taxes among the 46 states available data fell 20.9 percent in May 2020 compared to the previous year (12). The Covid-19 pandemic will cause a global recession in 2020 which could be worse than the 2008 global financial crisis (13), however, in Indonesia, the tax revenues showed the opposite.

The Minister of Finance explained that the temporary realization of tax revenues had reached IDR 1,277.5 trillion or 103.9 percent of the 2021 State Budget target of IDR 1,229.6 trillion. This achievement grew by 19.2% from tax revenues in 2020, which amounted to IDR 1,072.1 trillion due to being affected by the covid-19 (14) (access on April 27, 2022). Subsequently, the realization of tax revenue in the first quarter of 2022 grew by 41.36%, one of which was Land and Building Tax (PBB) and other taxes, which were recorded at IDR 2.29 trillion or 7.69% of the target (15) (access on April 27, 2022).

The increase in tax revenues, especially PBB during the covid-19 pandemic, could be due to taxpayers' behavioral intention to use the BAPENDA website as an online PBB payment service. Therefore, this study was conducted to test, prove, and analyze taxpayers' behavioral intentions to use Surabaya in using the BAPENDA website as an online PBB payment service. The taxpayers' behavioral intention to use is tested using Technology Acceptance Model (TAM) theory, which is a model to test the behavioral intention to use technology related to the user's work. TAM theory is very strong in predicting and explaining the adoption of e-government and various other technology adoptions (16). TAM suggests that the adoption behavior of taxpayers is determined by the intention to use a particular system, which in turn is determined by the attitude towards the system (17). Factors that influence behavioral intention to use the use of technology-based on the TAM theory, which is based on perceived usefulness and perceived ease of use. Numerous researchers have applied this model to many areas of development by adding important variables to the model to be able to test factors that are important to the adoption of new technology. For instance, e-customer service, perceived trust, perceived risk, customer satisfaction, security, context, and usage behavior (18). Therefore, the behavioral intention to use taxpayers on the BAPENDA website as a PBB payment service was also tested based on perceived risk and trust.

Based on the results of the description above, the factors that determine the behavioral intention to use through BAPENDA website as an online PBB payment service can be used as a variable in research to gain an understanding of the taxpayers' behavioral intention to use to make online PBB payments in Surabaya during the covid-19 pandemic.

II. THEORETICAL BACKGROUND

A. Covid-19 Pandemic

Covid-19 pandemic is a public health crisis that fueled global economic shock and continuously affected the economies of low-income and developed countries globally. SARS-CoV-2 is a betacoronavirus belonging to the subgenus Sarbecovirus. The global spread of SARS-CoV-2 caused by a coronavirus (covid-19) resulted in thousands of deaths worldwide. SARS-CoV-2 was first discovered in Wuhan, Hubei Province, China, in January 2020.

The spread of the covid-19 occurred with high efficacy and infectivity, especially through the respiratory tract (19). The SARS-CoV-2 virus is also being detected on inanimate objects. Thus, individuals who have contact

with infected individuals or surfaces could get infected if they touch their eyes, mouth, or nose.

The transmission of the SARS-CoV-2 virus in covid-19 has limited people's activities and brings a major impact on every aspect of life, such as social, economic, health, and national defense problems. Therefore, the spread of the SARS-CoV-2 virus in the covid-19 weakened the world's economy, which resulted in a decrease in people's incomes and impacted the decreasing local income from taxes that taxpayers paid.

B. Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) is a research model developed by Davis in 1989; it is a strong theoretical model through the adoption of TRA (20). The TAM model is a model that uses a behavioral theory approach to analyze the information technology adoption process. TAM is an information systems theory that models how users accept and use technology (21). TAM explains in more detail about acceptance of information technology with certain perceptions that can affect user information technology easily. TAM model is one of the best research models to analyze and explain the adoption of e-government and other technology adoption (22). Moreover, the TAM model will also be used to analyze the behavior of information technology users. Behavioral intention to use e-government is affected by perceived usefulness and perceived ease of use in e-government (22).

TAM model has two components that are perceived usefulness and perceived ease of use (23). Perceived usefulness (PU) refers to the individual's belief in the adoption of information technology that can improve the user's work performance through the use of new information technology and systems. Perceived usefulness is the degree to which users believe that using the new information system will improve task performance (24). Usability is described as the level of user confidence in which it believes that using the electronic platform will increase productivity (25). Perceived usefulness (PU) explains the extent to which the adoption of information technology is believed to be useful for users.

Perceived usefulness is used to measure behavioral intention to use information technology adoption since perceived usefulness is a perception in the decision-making process. In other words, if someone thinks that the technology is useful, then someone will utilize it, whereas if the technology has no use, then someone will not utilize the technology.

Meanwhile, perceived ease of use (PEoU) shows how easy it is for individuals to learn how to operate or use the technology and information systems. Perceived ease of use refers to the degree to which users believe that using a new information system demands little or no effort (24). Perceived Ease of Use is the perception of the ease of using an object or the easiness of doing something that explains the degree of convenience in using an information technology adoption. Perceived ease of use refers to an individual's belief that they will not experience any difficulties or obstacles when using the adoption of information system technology (26).

Perceived ease of use discusses to which extent a person believes that technology adoption will free him from an effort (27).

Perceived ease of use is one of the factors used to analyze behavioral intention to use technology. If someone feels that using the technology is easy, they will be interested in using it. In contrast, if the technology is difficult to use, someone will not utilize the technology.

C. Perceived Risk (PR)

Perceived Risk (PR) refers to the potential for individuals to experience losses due to the adoption of information technology such as online tax reporting and online tax payments. Risk shows an individual's understanding of the potential gains and losses (10). Perceived risk is a relevant component in the early stages of e-government adoption because, at this stage, users are not much confident and aware of public services. Perceived risk is used to determine behavioral intention to use information technology because risk can be a reason that hinders or provides an attraction for technology users.

D. Trust

Trust is the act of identifying whether something is good or bad. It is seen as the expectation and promise of a person or group that can be trusted (28). The more trust users have in a website, the more likely they are to use it and the less time and cognitive effort they will spend examining site details as well as the quality of information on the site (29). They show that users' trust positively affects the expectations of technology efforts (30).

Trust is one of the factors that determine behavioral intention to use information technology, when a user has finished using technology to the final stage properly and without causing problems, it will foster a sense of trust in the technology.

E. The Relation between Taxpayers' Perceived Usefulness and Behavioral Intention to Use in using the BAPENDA website as an Online PBB Payment Services

The relation between perceived usefulness and behavioral intention to use is based on TAM theory. TAM theory explains that the more useful the technology, the greater individual's desire to use the technology. In this context, if people experience the benefits of the Surabaya City Government's BAPENDA website, which provides online PBB payment services, people will tend to choose to use online services rather than make conventional payments.

Perceived usefulness had a significant positive effect on behavioral intention to use (16,23,26). Based on the description above, the first hypothesis in this study is:

H₁: Perceived usefulness affects the taxpayers' behavioral intention to use the BAPENDA website as an online PBB payment service.

F. The Relation between Perceived Ease of Use and Taxpayers' Behavioral Intention to Use in using the BAPENDA website as an Online PBB Payment Services

Perceived ease of use is a determinant of behavioral intention to use (20). The greater individual's desire to use technology is based on the ease in which the individual feels in using or operating the technology. In this study, taxpayers will be interested in using the Surabaya City Government's BAPENDA website, which provides online PBB payment services with notes that the use of the website is very easy to utilize, and taxpayers find it easier to complete PBB payments compared to making PBB payments manually.

The effect of perceived ease of use on behavioral intention to use gives positive results (16,26). So based on the description above, the second hypothesis in this study is:

H₂: Perceived ease of use affects taxpayers' behavioral intention to use the BAPENDA website as an online PBB payment service.

G. The Relation between Perceived Risk to Taxpayers' Behavioral intention to Use using the BAPENDA website as an Online PBB Payment Services

Behavioral intention to use is also influenced by perceived risk. If the perceived risk level is low, the

individual will have a stronger behavioral intention to use technology. If individuals believe that using technology carries a high level of risk, then they will be less willing to use the technology and hesitate to entrust their data to the services.

In this context, if the risk level from using the Surabaya City Government's BAPENDA website that provides online PBB payment services is high, then the taxpayers will not be interested in making online payments. However, if the risk level for using the BAPENDA website is low, the taxpayers will be very interested in making payments online.

The relation between perceived risk and behavioral intention to use has been proven statedstatingrisk factors that directly affect intentions to use online services (31). Perceived risk positively affects behavioral intention to use in using online tax services (26). Based on the description above, the third hypothesis of this study is:

H₃: Perceived risk affects the taxpayers' behavioral intention to use the BAPENDA website as an online PBB payment service.

I. The Relation between Trust to Taxpayers' Behavioral Intention to Use in using the BAPENDA website as an Online PBB Payment Services

Trust is the main driving factor for behavioral intention to use, that is the expectation of the quality provided by technology to the users (28). If a technology user believes in the quality and usability provided by technology services, the user will be interested in using the technology.

In this study, if the BAPENDA website as an online PBB payment service can be trusted for its usefulness, provides a positive image to taxpayers, and the security of transactions made on the BAPENDA website is reliable, the taxpayers will be interested in using the website. In contrast, if the taxpayers do not believe in the security of the BAPENDA website, behavioral intentions to use the website will decrease.

This relation between trust and behavioral intention to use is that trust has a significant direct effect on service use intentions in e-Government (28,32). Based on the description above, the fourth hypothesis in this study is:

H₄: Trust affects the taxpayers' behavioral intention to use the BAPENDA website as an online PBB payment service. Based on the description of the hypothesis above, the conceptual framework in this study is:

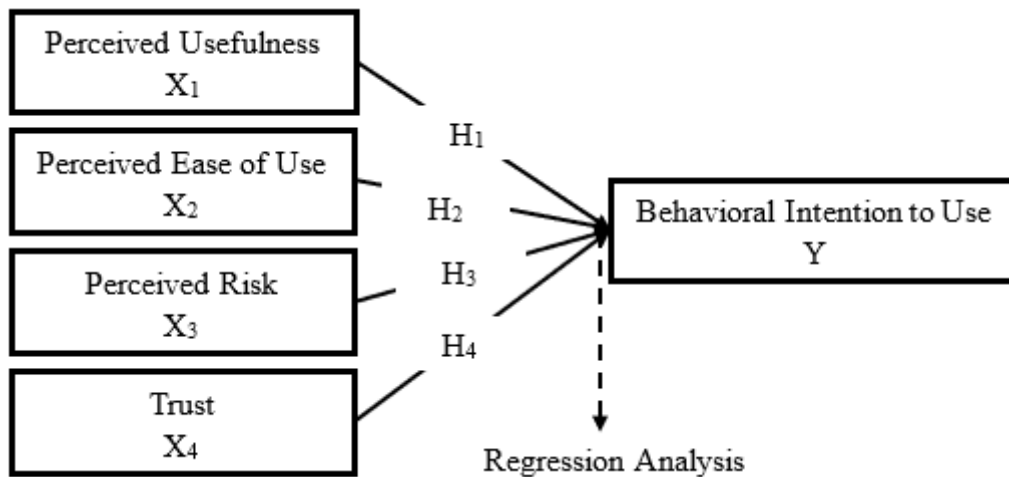


Figure 1: Structure Framework

III. METHOD

This study uses a quantitative method, with the object of the research being the taxpayers of Land and Buildings Tax (PBB) located in Surabaya. Two research variables will be used: the dependent and independent variables. The dependent variable of this study is the taxpayers' behavioral intention to use to make online PBB payments.

On the other hand, the independent variables are perceived usefulness, perceived ease of use, perceived risk, and trust. The method of distributing questionnaires is by giving questionnaires to the taxpayers of Land and Building Tax (PBB) directly in paper forms and sending online questionnaires through google forms on social media.

The population in this study is Land and Building Taxes' (PBB) taxpayers in the city of Surabaya, which, following 2019 data, amounts to approximately 660,000 people. Data in 2019 will be used due to limited data from 2020 to 2021.

The sampling technique that is being used is a simple random sampling technique with the determination of the sample coming from the table for determining the number of samples so that if the population in this study is 660,000 people, the error rate of 10% of the total amount is 270 people.

The measurement scale that will be used in this study is a Likert scale with a value of 1 (strongly disagree) to 5 (strongly agree), and the analysis technique in this study uses multiple linear regression analysis.

Then the data in this study will be analyzed using the SPSS application to process the data and statistical methods that describe the questionnaire data.

IV. RESULT AND DISCUSSION

A. Result

Based on the **Table.I** below, the respondents in this study was 270 Land and Building (PBB) taxpayers in the city of Surabaya. Based on the respondents' characteristics table above, the researchers found out that most of the respondents who filled out the questionnaire were females, with a total amount of 150 respondents (55.6%). It means that PBB payments in Surabaya were mostly made by women as housekeepers. The researchers also found that the majority of respondents were Z Generation, which consists of 134 respondents (49.6%). It is because Z Generation is more tech-savvy, which encourages the high behavioral intention in using taxpayers' online PBB payment services.

Afterward, based on the last education level, the respondents were dominated by high school graduates/equivalent, with 130 respondents (48%) and 113 respondents (42%) from bachelor's degree level. Furthermore, the proportion of respondents based on occupation is dominated by private employees, with 92 respondents (34%).

Lastly, the proportion of respondents based on the relation with taxpayers is dominated by the taxpayers themselves, with 118 respondents (43%).

The characteristic details of the relationship with taxpayers were brought to determine the relationship status of the questionnaire filler with the taxpayers since not all taxpayers can fill out the questionnaire that the researchers gave.

In addition, the questionnaire filler could also be someone who helps taxpayers to pay the Land and Building Taxes (PBB).

Table I: Characteristics of Respondents

Characteristics	Information	Frequency	%
Gender	Female	150	55.6
	Male	120	44.4
Age	12-26 years (Z Generation)	134	49.6
	27-41 years (Y Generation)	70	25.9
	42-57 years (X Generation)	59	21.9
	58-76 years (Baby Boomers Generation)	7	2.6
Education	Elementary School/Equivalent	5	1.9
	Junior High School/Equivalent	3	1.1
	High School/Equivalent	130	48.1
	Diploma	15	5.6
	Bachelor Degree	113	41.9
	Master Degree	3	1.1
Occupation	Doctoral Degree	1	0,4
	Student	53	19.6
	Housewife	26	9.6
	Teachers/ Lecturers	15	5.6
	Private Employees	92	34.1
	Civil servant/Police Officer/ Soldier	8	3.0
	Entrepreneurs	56	20.7
Family Relations with Taxpayers (respondent)	Others	20	7.4
	Child	59	21.9
	Wives	24	8.9
	Others	37	13.7
	Husbands	32	11.9
	Taxpayers themselves	118	43.7

Source: Primary Data Processed

Based on the **Table. II** below, the indicators of each independent variable, including perceived usefulness, perceived ease of use, perceived risk, and trust variables, as well as behavioral intention to use, are said to be valid

since the correlation coefficient value shows the number 0.3. Thus, all existing indicators can meet the validity requirements and will be maintained on a scale and can continue into the next calculation analysis.

Table II: Validity Test of Research

Indicators	Variables	Corrected Item Total Correlation	Limit	Information
Perceived Usefulness	X1.1	0.519	>0.3	Valid
	X1.2	0.736		Valid
	X1.3	0.710		Valid
	X1.4	0.590		Valid
	X1.5	0.619		Valid
Perceived Ease of Use	X2.1	0.744	>0.3	Valid
	X2.2	0.745		Valid
	X2.3	0.775		Valid
	X2.4	0.727		Valid
	X2.5	0.729		Valid
Perceived Risk	X3.1	0.742	>0.3	Valid
	X3.2	0.798		Valid
	X3.3	0.793		Valid

	X3.4	0.757		Valid
	X3.5	0.349		Valid
Trust	X4.1	0.774		Valid
	X4.2	0.796		Valid
	X4.3	0.751		Valid
	X4.4	0.765		Valid
Behavioral intention to Use	Y.1	0.780		Valid
	Y.2	0.802		Valid
	Y.3	0.773		Valid
	Y.4	0.769		Valid
	Y.5	0.726		Valid
	Y.6	0.780		Valid
	Y.7	0.724		Valid
	Y.8	0.730		Valid
	Y.9	0.817		Valid
	Y.10	0.756		Valid
	Y.11	0.782		Valid

Source: Primary Data Processed

The **Table. III** below shows the results of Cronbach's alpha value, which has a value of >0.6 which means that all variables in this study that is independent variables, including perceived usefulness, perceived ease of use,

perceived risk, trust, and the dependent variable, that is behavioral intention to use, is considered to have good reliability.

Table III: Reliability Test of Research

Indicator	Cronbach's Alpha	Limit	Information
Perceived Usefulness	0.823	>0.6	Reliable
Perceived Ease of Use	0.896		Reliable
Perceived Risk	0.864		Reliable
Trust	0.897		Reliable
Behavioral intention to Use	0.948		Reliable

Source: Primary Data Processed

Based on the **Table. IV** below, the value of the adjusted R² shows 0.697 or 69.7%, which means the ability of the variables perceived usefulness (X₁), perceived ease of use (X₂), perceived risk (X₃), and trust (X₄) are very influential to the behavioral intention to use (Y). All of the X variables provide 69.7% of the information needed by the Y variable to determine the behavioral intention

to use the BAPENDA website as an online PBB payment service. Furthermore, the probability value (sig) 0.05 means that perceived usefulness (X₁), perceived ease of use (X₂), perceived risk (X₃), and trust (X₄) have a significant influence on the taxpayers' behavioral intention to use in using the BAPENDA website as PBB payment service online.

Table IV: Regression Analysis of Behavioral Intention to Use

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.107	0.153		7.217	0.000
Perceived Usefulness	0.173	0.047	0.209	3.674	0.000
Perceived Ease of Use	0.280	0.051	0.312	5.460	0.000
Perceived Risk	-0.051	0.022	-0.080	-2.349	0.020
Trust	0.348	0.045	0.395	7.764	0.000

R ²	0,702
Adjusted R ²	0,697
F Value	155,715

Source: Primary Data Processed

B. Discussion

Regarding the results of multiple linear regression analysis and other test results that have been carried out, it shows that the regression model produced by the F test is suitable for the variables perceived usefulness (X₁), perceived ease of use (X₂), perceived risk (X₃), and trust (X₄) on behavioral intention to use (Y) with a significant F test value of 0.000 < 0.05. It is due to perceived usefulness, perceived ease of use, perceived risk, and trust showing varying results, which then affect the increase and decrease in behavioral intention to use so that it can be said that H_a is accepted as true.

1. The effect of perceived usefulness on the taxpayers' behavioral intention to use to make online PBB payments in Surabaya during the covid-19.

The t-test results show that the significance value of the t-test is 0.000 < 0.05, which means that H₁ is accepted. Thus, perceived usefulness affects behavioral intention to use the BAPENDA website as an online PBB payment service. The relation between perceived usefulness and behavioral intention to use that is perceived usefulness positively and significantly determines behavioral intention to use technology (26,32). The greater the benefits provided by the BAPENDA website as an online PBB payment service, the greater the behavioral intention to use the website. If the behavioral intention to use the BAPENDA website is high, it is expected that the government will improve better services for the citizens.

2. The effect of perceived ease of use on the taxpayers' behavioral intention to use to make online PBB payments in Surabaya during the covid-19 pandemic

Based on the t-test results, shows that the significance value of the t-test is 0.000 < 0.05, which means that H₂ is accepted. Thus, it could be said that perceived ease of use affects the taxpayers' behavioral intention to use the BAPENDA website as an online PBB payment service. Perceived ease of use had been found to have a positive effect on behavioral intention to use e-government and technology that are considered easy to use (32,33). It also has a role in increasing behavioral intention to use an online tax filing system. In short, individuals are willing to use new technologies and technological systems when they find them easy to use. If the behavioral intention to use the BAPENDA website is

high, it is expected that the government will improve better services to make it easier for taxpayers to use the website.

3. The effect of perceived risk on the taxpayers' behavioral intention to use to make online PBB payments in Surabaya during the covid-19 pandemic

The t-test results show that the significance value of the t-test is 0.020 < 0.05, which means that H₃ is accepted, so that perceived risk affects the taxpayers' behavioral intention to use the BAPENDA website as an online PBB payment service. The existence of a relationship between perceived risk and behavioral intention to use is the perception of risk has a significant and positive effect on intentions to use e-Filing (26). Perceived risk becomes a more important factor in financial transaction situations (34). Hence, the less risk is obtained from using the BAPENDA website as an online PBB payment service, the greater the behavioral intention to use the website. If the behavioral intention to use the BAPENDA website is high, it is expected that the government will improve better services by improving the BAPENDA website to minimize the risk of loss of use to provide taxpayers' security guarantees while using the website.

4. The effect of trust on the taxpayers' behavioral intention to use to make online PBB payments in Surabaya during the covid-19 pandemic

Based on the t-test results, shows that the significance value of the t-test is 0.000 < 0.05, which means that H₄ is accepted, so that trust affects the taxpayers' behavioral intention to use in using online PBB payment services. The greater the taxpayers' trust in BAPENDA website as an online PBB payment service, the greater the behavioral intention to use the website.

Trust in e-Government has a significant direct effect on intentions (22). Trust was a significant predictor of intention to use e-government services (22). If the behavioral intention to use the BAPENDA website is high, it is expected that the government will provide better services to make it easier for the citizens. Furthermore, trust also has the highest beta value, which is 0.395, which means that trust is the variable that has the biggest influence on the behavioral intention to use the BAPENDA website as an online PBB payment service

V. CONCLUSION

This study provides some evidence about the factors that influence behavioral intention to use the BAPENDA website as an online PBB payment service in the city of Surabaya. In particular, perceived usefulness, perceived ease of use, perceived risk, and trust were found to be significant factors that are influential to behavioral intention to use the BAPENDA website as an online PBB payment service. The behavioral intention to use the BAPENDA website as an online PBB payment service can also be linked to the increase in state revenue from the tax sector, especially Land and Building Taxes (PBB), during the covid-19 pandemic. Therefore, the factors that influence the behavioral intention to use the BAPENDA website as an online PBB payment service must be utilized and managed wisely by the government as a provider of digital service systems to ensure the success of the technology in the city of Surabaya.

There are recommendations given for future research and government policy. BAPENDA website as an online PBB payment service is expected to increase the benefits provided as well as optimize the available facilities on the website. The level of ease in using the BAPENDA website as an online PBB payment service should be further improved to make it easier for taxpayers who have different expertise in using technology to access the BAPENDA website.

As a provider of the BAPENDA website as an online PBB payment service, the government should pay more attention to risk factors in using the BAPENDA website. Efforts that the government can make are improving the performance of the technology system and routinely doing tests related to the risks that could occur and could harm users of the BAPENDA website. In addition, the government is also expected to simplify the operational system of the BAPENDA website to optimize the services for taxpayers who are new to technology.

The trust variable is a variable that has a major influence on the behavioral intention to use the BAPENDA website as an online PBB payment service. Considering this factor, the government should maintain the quality and assessment of taxpayers regarding the image of the government and government-run websites. By doing this, taxpayers will continue to believe in the government's performance and service products provided, which will impact increasing cooperation between the government and the citizens to regularly pay PBB and manage tax revenues for the future and welfare of the citizens of Surabaya.

This research has limitations that must be perfected for future research, that is: Some of the taxpayers of Land

and Buildings Taxes in Surabaya, who are respondents in this study, are not fully aware of the BAPENDA website as an online PBB payment service provided by the Surabaya City government. However, they are more familiar with online PBB payment services available in the marketplace and manual PBB payment services.

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