

Effectiveness of QRIS on Motor Vehicle Tax Payment Compliance through the Technology Acceptance Model (TAM) in West Nusa Tenggara



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ABSTRACT: E-money transactions will increasingly be a substitute for cash. In Indonesia, QRIS is a popular digital payment system. One way to pay vehicle tax is through QRIS. Adoption of the use of technology as a government step in the resolution of tax arrears. The aim of this research is to identify the role of perceived convenience, perceived utility, and perceived credibility of QRIS in paying vehicle tax in West Nusa Tenggara. The research approach is quantitative, using the SEM-PLS method of analysis with SmartPLS 4.0 software. The population of this research is the tax payers who are using the QRIS in West Nusa Tenggara. The purposeful sampling method was used with 52 samples. The research results show that perceived convenience is negative and insignificant when paying vehicle tax. Then, the perceived utility and the perceived credibility show a positive and significant value for compliance with the payment of motor vehicle tax. This research finds that the taxpayers in West Nusa Tenggara who pay the vehicle tax using the QRIS payment method are influenced by the perceived utility and credibility.

KEYWORDS: QRIS, Digital Payments, Taxpayers, PKB Payment Compliance, Technology Acceptance Model

I. INTRODUCTION

This document is a template. An electronic copy can be downloaded from the conference website. For questions on paper guidelines, please contact the conference publications committee as indicated on the conference website. Information about final paper submission is available from the conference website. The development and sophistication of technology have brought comfort and convenience to the lives of human beings. The Internet and gadgets are some of the results of technological sophistication. This has not escaped the lives of the world's population, including Indonesia. According to the We Are Social report (Biro Humas Kementerian Kominfo RI, 2023; Rizaty, 2023), in January 2023, 77% of Indonesia's population, or approximately 212.9 million people, had used the internet. The average internet user in Indonesia spends seven hours and 42 minutes per day. 98.3% of internet users use gadgets (Rizaty, 2023). The use of gadgets as a communication tool is considered to be easier, more complete, and in line with high mobility needs (Fitriana et al., 2021; Rini et al., 2021).

The features and services available today are certainly not far from the usability of gadgets. Like the innovations in technology, information and communication in the financial system are also becoming more dynamic, more complex, and more interconnected (Sholihah & Nurhapsari, 2023). It is reported by Bank Indonesia that in 2022, electronic money transactions will increase by Rp.399.6 trillion. Furthermore, for the same year, the value of digital banking transactions will increase by 28.72 percent to Rp.52,545.8trillion by 2022 (Indonesia.Go.Id, 2023). The increasing electronic financial system will shift the use of cash as it is considered more effective, practical, and economical (Tarantang et al., 2019). Currently, the popular digital payment method launched by Bank Indonesia is QRIS (Quick Response Indonesian Standard), together with the Indonesian Payment System Association (ASPI).

QRIS (Quick Response Indonesian Standard) is a QR code standard that was developed with the aim of making transactions easier, faster, more modern, and more secure, promoting the efficiency of the government, and accelerating digital financial inclusion. The source of funds used for transactions is not only through debit or credit cards but can also use server-based storage media or digital wallets such as Dana, LinkAja, GoPay, OVO, Dompotku, and other similar applications. The QR code used by QRIS is intended for all types of digital payment transactions, both bank and non-bank, that are licensed by BI in all shops, stalls, merchants, parking, donating, tourist tickets, electricity and even paying taxes (Bank Indonesia, 2022; O. B. Saputri, 2020).

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West Nusa Tenggara (NTB) Province is one of the regions that have started to use QRIS. As of June 2023, the total number of transactions has reached 2,880,089 times with transactions amounting to Rp.293,823 billion (Suara NTB, 2023b). Since June 2022, vehicle tax payments in NTB can be made through QRIS and e-Samsat Delivery application. The number of taxpayers in PKB who use QRIS in 2022 will reach 6,181 with a total amount of Rp.6.84 billion and as of September 2023, it has reached 23,613 taxpayers with a total income of 26.1 billion (Badan Pengelolaan Pendapatan Daerah NTB, 2023). The tax payment through QRIS is only accepted for small amounts, namely for the re-registration service. The E-Samsat delivery application also cannot receive renewal and mutation tax services. The payments using the QRIS service reach only 10 million (Suara NTB, 2023a).

Sources of revenue or income at the regional level must continue to be explored and managed well so that they can be of benefit to the society as a whole. Tax collection policies based on regional regulations are contained in Law No. 28 of 2009 on Regional Taxes and Fees. Use of QRIS as a channel to pay regional taxes and duties increases regional revenues. The use of QRIS as a channel for paying regional taxes and levies by regional governments (Pemda) is increasing. In the first semester of 2022, 336 regional governments are using QRIS according to the IETPD (Regional Government Transaction Electronic Implementation Index) survey (Srinadi, 2023).

About 70% of local government revenue (PAD) comes from motor vehicle tax, according to the NTB Samsat Advisory Team. However, the level of tax compliance among the taxpayers in the NTB society is still low. Therefore, the NTB Government decided to innovate by using QRIS to help resolve tax arrears and maximize local revenue. The availability of QRIS for tax payment transactions provides convenience in terms of service, saves time and cost without the need for long queues at Samsat due to complicated and secure administration. The electronic payment using this device will provide transparency in the financial management as it will be registered with the Bank of Indonesia.

This research aims to determine the compliance of taxpayers in paying motor vehicle tax (PKB) in West Nusa Tenggara by using the QRIS system, which is easier, more useful and has credibility. This research is expected to provide a common understanding of the low level of taxpayer compliance and the innovation provided to pursue the revenue target of PKB in increasing its contribution to Regional Original Income (PAD).

II. LITERATURE REVIEW

A. Compliance of the Taxpayer

Compliance means a form of human behavior that is obedient, submissive, and subject to a rule or order and discipline towards a procedure. Compliance is a behavior that is under the influence of external and internal factors (Rosa, 2018). Then, according to Fadillah et al., (2021) compliance is an attitude that follows the standards, specifications, and legal regulations that are issued by the authorized institutions or organizations. Taxpayers are citizens, both individuals and institutions. They have the obligation to make payments (Pebrina & Hidayatulloh, 2020). Meanwhile, tax compliance is the taxpayer's compliance with the existing tax regulations for the collection of taxes (Susyanti & Anwar, 2020). Based on the Minister of Finance Decree No. 544/KMK.04/2000, it is stated that "tax compliance is the taxpayer's actions in fulfilling tax obligations in accordance with the provisions of laws and tax-implementing regulations applicable in a country."

B. Vehicle tax

According to Law No. 28 of 2007, the tax is a compulsory contribution to the state, which can be enforced. Taxes collected by the government are re-invested in the needs of the state for the benefit of the citizens of the country. Taxes serve as a source of financing for the development of the state. Taxes are a major contributor to state revenue as per the state revenue and expenditure budget (APBN) (Pebrina & Hidayatulloh, 2020). Motor vehicle tax according to the Law of the Republic of Indonesia No. 28 of 2009 Article 1 Number 12 and 13, namely the tax on the ownership and/or control of motor vehicles (Bapenda Jabar, 2023). The tax collection involves three government agencies, namely the Regional Revenue Agency, the Regional Police of the Republic of Indonesia, and PT. (Persero) Jasa Raharja Loss Insurance (Bapenda Jabar, 2023; Ditjen Bina Keuangan Daerah, 2021).

C. Technology Acceptance Model

The Technology Acceptance Model (TAM) was first proposed by Davis in 1989. It's a model for understanding and analyzing the factors that influence whether the use of technology is accepted or not. The TAM is used in the study of an individual's behavioral intentions in the use of a technology (Mea et al., 2017). There will be interest in using the technology if the technology system is perceived to be useful, easy to use and credible. According to Davis, perceptions of ease and utility have an impact on attitudes toward technology adoption. Agustina & Musmini (2022) also argue that credibility is related to the TAM concept.

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D. Convenience Perception

Technological developments make it easier for people in aspects of life that can fulfill their daily needs and activities (Nadia & Wiryawan, 2022; Sholihah & Nurhapsari, 2023). If a technology is easy to use, people will use it more often and may experience increased usage (Ningsih et al., 2021; C. N. Saputri & Rivai, 2022). This perception is also the case for taxpayers who have QRIS as part of their payment system. QRIS is known for its ease of use, lack of hassles, and perceived usability (Sholihah & Nurhapsari, 2023).

QRIS is one of the innovations that have been implemented by the government for the simplification of the motor vehicle tax payment process. This started with the payment of car tax in cash. This can be said to be quite cumbersome and time-consuming. The taxpayers don't have to bother with change money, and the officials don't have to bother with preparing change money (Diskominfo Kaltara, 2023). Meanwhile, in NTB, there is an application for e-Samsat delivery via QRIS payments, which makes it easier for people to pay their taxes online without having to come to the Samsat office (Subki, 2023). This is really helpful to the taxpayers in the payment of PKB. Therefore, it is not surprising that people are now starting to use the QRIS for the payment of the motor vehicle tax (PKB).

H1: The perceived ease of using QRIS influences compliance with PKB payments.

E. Perceived Utility

The benefits of the use of e-payment technology will have an impact on the perception of users. If a technology is useful and beneficial to users, then the technology will be used more extensively by society (Ningsih et al., 2021; Sholihah & Nurhapsari, 2023). Then there is the perceived benefit of the use of electronic payments as a program to speed up the completion of work (Rahmawati & Murtanto, 2023). Similarly, the use of QRIS makes transactions easier, more effective, more practical, faster, and, of course, more beneficial to the user (Erwinsyah et al., 2023). This perception is the reason why people use QRIS for PKB payments. Not only that, according to Yulianto (2021), the use of QRIS is a solution for people to pay taxes in a more efficient and optimal way and supports the cashless payment movement.

H2: Perceived utility of QRIS influences PKB payment compliance.

F. Perceived Credibility

Credibility is the quality, capability, and strength of the creation of trust (Kemenkeu, 2021). Credibility is one of the reasons why people use technology. The perception of credibility, which indicates the privacy and security of information, has the potential to increase the use of technology (Agustina & Musmini, 2022). In order to assess the level of user trust in a technology, credibility is very important. Then, if the level of credibility is considered to be good, then the level of legality of a system can be taken into consideration (Hatmojo et al., 2019).

This also applies to taxpayers who want to pay PKB. QRIS, which has direct integration with Bank Indonesia, has a fairly high level of security and privacy. Users don't need to worry about the installed QR because they are authorized to use BI, of course. Moreover, QRIS is fast. Merchants and users will receive transaction notifications immediately (Bank Indonesia, 2022). In addition, the payment option using QRIS creates transparency and guarantees the certainty of the payment amount of the PKB (Diskominfo Kaltara, 2023).

H3: The perception of QRIS credibility influences the compliance of PKB payments.

The framework of thought is a theoretical relationship with the factors that are listed as problems, so the framework of thought is structured in the following way.

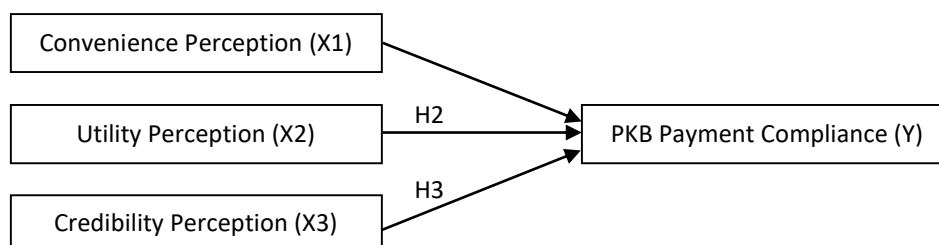


Figure 1. Framework of thought

III. RESEARCH METHODS

This research aims to take a quantitative approach by modifying the Technology Acceptance Model (TAM). Then, the variables used in this research are Perceived Ease (X1), perceivedPerceivedutility (X2), perceived reliability (X3), and perceived payment compliance (Y) using QRIS. The sample was deliberately determined using the purposive sampling method by taking a sample that

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has the characteristics and has been determined with the research objectives in mind (Ayomi, 2021; P Panca et al., 2017). The focus of the research is on taxpayers who use QRIS in PKB payments in NTB, with 52 respondents. Primary data is obtained through the distribution of surveys to taxpayers. The questionnaire was conducted by filling out a Google form. The questionnaire sheets were distributed at Samsat Weekend in Mataram City. Then secondary data is used in journals, NTB Bappenda data, and other supporting articles.

The distribution of the questionnaires is based on five (5) Likert scale measurements. The questionnaire indicators for each variable have five question items each. The testing and analysis of the data have been done with the help of SmartPLS 4.0 software. In this study, the partial least squares (PLS) classification with structural equation modeling (SEM) technique was used, which can describe the linear relationship between the indicator variables and the latent variables at the same time (Anggita et al., 2019). SEM-PLS is a relevant method for the conduct of studies on complex model research in relation to multivariate structures (Sholihah & Nurhapsari, 2023).

IV. RESEARCH RESULTS AND DISCUSSION

The results of the research illustrate the relationship between the values on the QRIS that have an impact on compliance with the payment of the vehicle tax (PKB). This explains the effectiveness of the QRIS payment method in increasing taxpayers' compliance with the payment of taxes. The number of respondents who were collected was 52. Furthermore, the measurement of the effectiveness of the QRIS payment method was carried out through the processing and analysis of the data from the questionnaire using the SmartPLS 4.0 application. The PLS algorithm was used to process the data as follows.

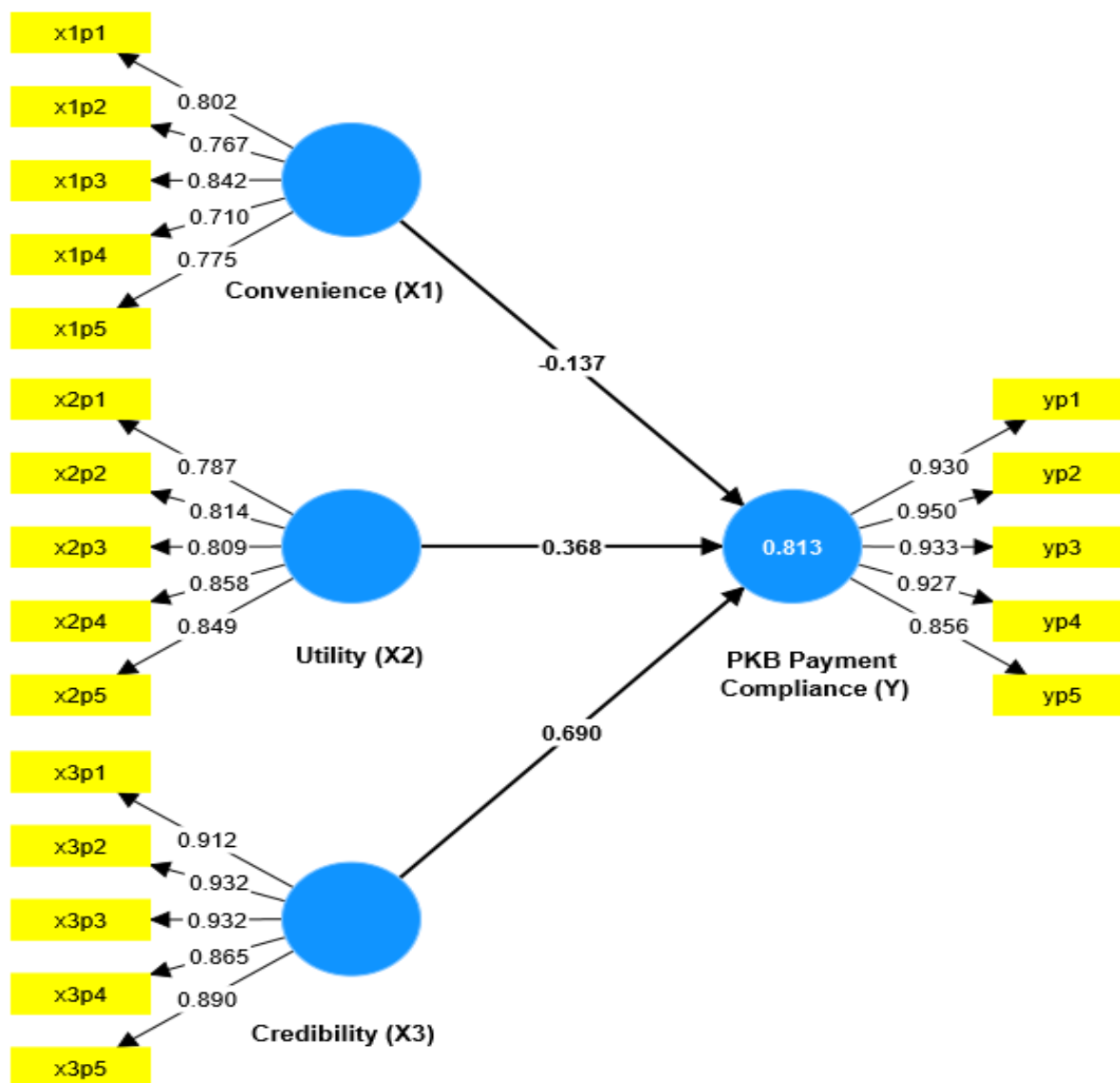


Figure 2. PLS Algorithm

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Figure 2: The PLS algorithm model (external model) evaluation is performed by testing the validity of external loadings. The purpose of the validity test is to measure the validity of the survey and demonstrate the correlation or relationship between the indicators and the latent variables. This test is considered valid if each indicator has a high correlation value, that is, an external loading > 0.7 . If an outer loading < 0.7 is found, then the question indicator in the questionnaire is invalid and can be eliminated (Pamungkas & Setyawati, 2021).

Table 1. Validity test

Variable	Indicator	Outer Loading	Validity
Convenience (X1)	x1p1	0.802	Valid
	x1p2	0.767	Valid
	x1p3	0.842	Valid
	x1p4	0.710	Valid
	x1p5	0.775	Valid
Ulidity (X2)	x2p1	0.787	Valid
	x2p2	0.814	Valid
	x2p3	0.809	Valid
	x2p4	0.858	Valid
	x2p5	0.849	Valid
Credibility (X3)	x3p1	0.912	Valid
	x3p2	0.932	Valid
	x3p3	0.932	Valid
	x3p4	0.865	Valid
	x3p5	0.890	Valid
PKB Payment Compliance (Y)	yp1	0.930	Valid
	yp2	0.950	Valid
	yp3	0.933	Valid
	yp4	0.927	Valid
	yp5	0.856	Valid

The validity test is an important measure of whether the data is valid or not. The validity test table above shows that all indicators in the variables comfort (X1), ulidity (X2), credibility (X3), and PKB payment adherence (Y) are declared valid. In the table, there is evidence of compliance with the requirements, namely that there is an external load value > 0.7 , so that there is no elimination of the indicator.

Table 2. Cronbach's alpha test, Composite reliability test (rho_c), AVE test

Variable	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
Convenience (X1)	0.841	0.886	0.609
Ulidity (X2)	0.882	0.913	0.679
Credibility (X3)	0.946	0.958	0.822
PKB Payment (Y)	0.954	0.965	0.846

A reliability test is as important as a validity test. Reliability testing is used to measure the indicators in a questionnaire, which is a variable that represents the facts in the field (Ghozali, 2014, 2018). Reliability testing is considered reliable if Cronbach's alpha > 0.70 and composite reliability (rho_c) > 0.70 . One of the methods used to test reliability is Cronbach's alpha test, which is often used (Slamet & Wahyuningsih, 2022). Table 2 shows that Cronbach's alpha > 0.7 and composite reliability (rho_c) > 0.70 , so all indicators for each variable are declared reliable.

Furthermore, the AVE is another test for determining the discriminant's validity. The AVE test is considered valid if the indicator for each variable is > 0.50 . In Table 2, the AVE configuration value shows each variable > 0.50 . Therefore, each variable is declared valid.

The results of the R^2 test and the hypothesis test are shown in Figure 3. The bootstrapped value is used to measure the level of influence between variables.

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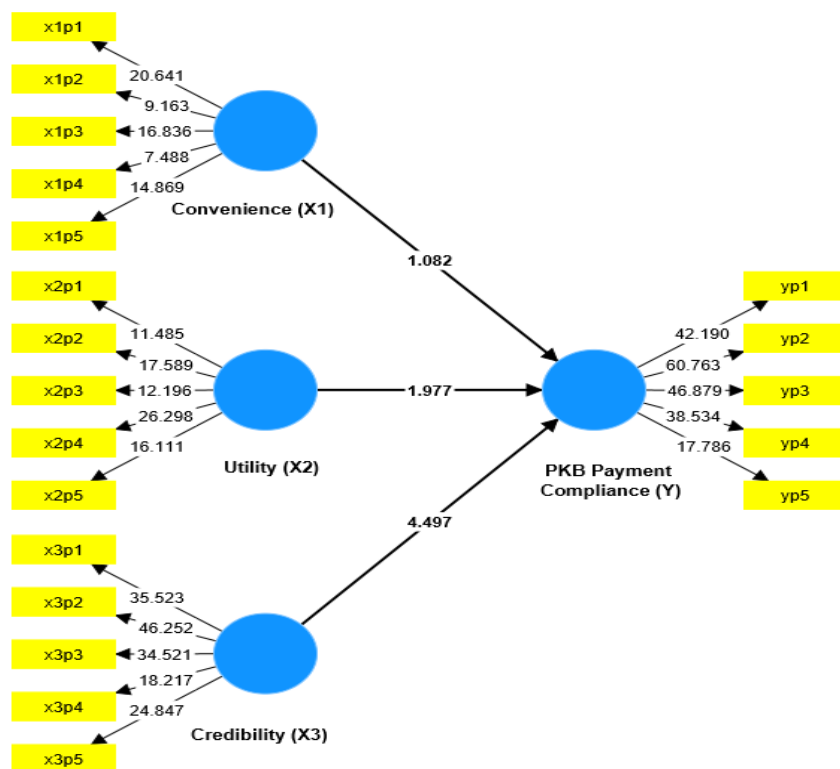


Figure 3. Bootstrapping Value

Table 3. Coefficient of Determination

Variable	R - Square
PKB Payment Compliance (Y)	0.813

In Table 3, the coefficient of determination test is performed to determine the relationship or influence of the independent variable on the dependent variable. Table 3 shows that the value of the R-squared is 0.813, or 81.3%. This explains that PKB payment compliance (Y) is influenced by 81.3% of the values in QRIS, namely convenience (X1), utility (X2), and credibility (X3). Then, the remaining 18.7% of the values are influenced by variables in other QRIS values.

Hypothesis testing is performed using the path coefficient. The path coefficient is used to measure the truth of the original research claims. In Table 4, hypothesis testing is performed by looking at the original sample (O), T statistic, and p-value as statements of whether a relationship between the independent variable and the dependent variable is accepted or rejected. The level of significance is taken at the 5% level of error, or the p-value is less than 0.05 and the T statistic is greater than 1.96 (Hermawan & Hasibuan, 2016).

Table 4. Hypothesis testing

Variable	Hypothesis	Original sample (O)	T statistic (O/STDEV)	P-value	Decision
Convenience -> PKB Payment Compliance (Y)	H1	-0.137	1.082	0.280	Rejected
Utility -> PKB Payment Compliance (Y)	H2	0.368	1.977	0.049	Accepted
Credibility -> PKB Payment Compliance (Y)	H3	0.690	4.497	0.000	Accepted

Based on Table 4, it shows that perceived convenience has a negative and significant effect on adhering to PKB payments. This is shown by the original sample -0.137 with a negative value, t-statistic $1.082 < 1.96$ and p-value > 0.05 , so that hypothesis 1, namely the perceived ease of QRIS values influencing compliance with PKB payments, is rejected.

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In addition, H2, the perceived utility, has a positive and significant effect on compliance with PKB payments, as seen with the original sample (O) 0.368, a positive value, a t-statistic value of $1.977 > 1.96$, and a p-value of $0.049 < 0.05$. Hypothesis H2, namely that the perceived utility of the QRIS value influences compliance with paying the PKB, is accepted.

Hypothesis H3, that the perceived credibility of the QRIS value influences PKB payment compliance, is accepted. This can be seen in H3. Perceived credibility shows a positive and significant influence on complying with PKB. The original sample value (O) of 0.690 is positive. The t-statistic is $4.497 > 1.96$, and the p-value is $0.000 < 0.05$. Hypothesis H2, that the perceived utility of QRIS value affects PKB payment compliance, is accepted.

The Perception of the Convenience of the QRIS Influences the Compliance with PKB Payments

This research shows that perceived QRIS ease of use does not positively affect PKB payment compliance. After hypothesis testing, the variable ease of use of QRIS on PKB payment compliance was not significant, and this hypothesis was rejected. The results of this study are consistent with research conducted by Gufran et al. (2023) and Laloan et al. (2023) which found that perceived convenience does not have a positive impact on using QRIS. This explains that the perceived ease of using QRIS does not have a significant effect on PKB payment compliance among West Nusa Tenggara (NTB) people. The assumption that QRIS is easy to use for NTB taxpayers was not accepted based on the research conducted by several researchers, including Nadia & Wiryawan (2022), Sholihah & Nurhapsari (2023).

Perceived utility of QRIS influences PKB compliance

The results of the research show that the perception of the utility of the QRIS has a positive influence on the compliance of PKB payments. The results of this study are consistent with research conducted by Gufran et al. (2023), Laloan et al., (2023), Rahman & Supriyanto (2022), Sholihah & Nurhapsari (2023) that perceived utility has a positive influence on using QRIS. Perceived utility is a motivator for NTB taxpayers to pay PKB through QRIS. The benefits perceived by the taxpayers who switch to the use of QRIS explain that the digital payment technology is beneficial for the users. The results of this research are supported by the TAM theory that the perception of benefits is the decision to use QRIS so that tax payments increase payment compliance rates.

Perceived QRIS credibility impacts PKB payment compliance

The perception of credibility has a positive effect on compliance with the PKB payment. This research is consistent with research conducted by (Agustina & Musmini, 2022) showing that credibility has a positive effect on using QRIS. Credibility is included in TAM. The level of security in protecting against fraud, sabotage, accuracy of information, and transparency of PKB payments has made the NTB community switch to using QRIS. Taxpayers feel safe using QRIS, which is why they continue to use it and pay high nominal amounts.

V. CONCLUSIONS

This research explains the influence of QRIS values, namely perceptions of convenience, utility, and credibility, on compliance with vehicle tax payments in West Nusa Tenggara. The results of the research show that the perception of the convenience of the QRIS has no effect on the compliance of PKB payments. However, the perception of the utility and credibility of the QRIS has a direct impact on the PKB payment compliance of the people in West Nusa Tenggara. Thus, it can be concluded that the more useful and credible the application of technology in a payment system, the more influence it will have on people's use of it. This is in line with the concept of TAM that was applied in this research.

The QRIS payment method for vehicle tax has not shown high figures. This is because the system has just been introduced to the public. Therefore, the West Nusa Tenggara government and officials need to conduct outreach to different regions in West Nusa Tenggara regarding the QRIS payment method for paying vehicle tax. Then, other independent variables that can affect the compliance of car tax payments when using QRIS can be added to further research.

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