Adoption of E-Receipts' Platform: An Extension of User Acceptance Model in Mandated Setting

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Abstract:

This study investigates two group of taxpayers' resistance to tax-platform change. The research also tries to broaden the UTAUT model by incorporating two additional constructs: privacy and risk in analyzing the motivation for taxpayer to utilize e-receipts' platform. A survey was distributed online. During a 34-day period, 287 responses were obtained. We found more suitable model for describing the antecedents of intention use than the original one, when applied to the taxable person of VAT purposes' user. In addition to UTAUT model, we found perceive risk is significantly as mediating of perceived privacy and usage intention. The findings should assist the tax authority in encouraging taxpayers to use e-receipts' platform.

Keywords: user acceptance model; privacy; tax performance; e-receipts' platform; taxable person.

Jel Classification Codes: M12, M14, D83, L86

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1. INTRODUCTION

The efforts of Indonesian government attempt to harness the potential tax information technology (TIT) to increase accurate tax reporting, reduce errors, and improve quality. On the other hand, user resistance remains a challenge to overcome to accomplish desired results. Consider an organization that implements a new IS (information system) to streamline work procedures and benefit both employees and the company; but a large proportion of people resist or refuse to use it (Davis, 1989), rejecting (Chadwick et al., 2022), sabotage, and even abandonment are reported for this claim (Laumer & Eckhardt, 2012). This issue is even more baffling when the new IS was designed and implemented utilizing the most current principles and concepts, but employees are still resistant.

Having an entirely new digital era including new business models, it is undeniable that the Directorate General of Taxes is currently transitioning to a digital era. Tax services, such as period tax returns, must be done electronically, especially during current Coronavirus outbreak. The Directorate General of Taxes (DGT) on August 1, 2020, has officially stipulated a new regulation through KEP-269/PJ/2020, stating that all registered taxpayers that have met the criteria as carry out transactions related to articles 23/26 are necessary to create e-receipts for withholding taxes' and periodically submitting article 23 and/26 income tax return using the DGTs withholding platform. An official application provided by DGT is designed to provide more convenience and improve services to certain taxpayers in the produce of income tax withholding receipt. It can take advantage of the positive tendencies that are surfacing in the global setting.

Taxpayers are required to calculate, pay, and submit their tax due under the Indonesia SAS (Self-Assessment System) in compliance with tax regulations, including income tax article 23/26. Article 23 of the income tax is a tax on capital, services, gifts, and prizes that are not deducted from Employee Income Tax (EIT) article 21. This form of income is generated when a transaction happens between the income receiver (the seller or service provider) and the income provider. Article 23 income will be

withheld and reported to the DGT by the income provider (buyer or service receiver).

In general, research and practice perceive negative employee attitudes to obligatory IS implementation as harmful for firms (Laumer et al., 2016). Despite this, only a few research have attempted to crack the "black box" of user resistance. User resistance acts have been documented, including non-use, sabotage, non-compliance, and workarounds and have a wide range of consequences (Chadwick et al., 2022; Laumer et al., 2016). Moreover, most studies have focused on new technology adoption in organizations, but relatively little attention has been paid in the context due to tax regulations, users have little choice but to utilize those systems.

In contrast to most studies that explain user acceptance but have the option to accept or reject available IS (information systems), this study focuses on user acceptance that no option due to force under tax authority regulation. All registered taxpayer stipulated under KEP-269/PJ/2020 including Taxable Person for VAT Purposes (TPVP) as well as Non-taxable Person for VAT Purposes (NTPVP) obliged to electronically report of income tax return article 23/26 using the DGT host-to-host system (e-receipts' platform). IS research has discussed rich insights into why end user accepts new IS but has given little attention to expand to the question how taxpayer as forced under tax regulation resist or reject IS? This paper, hence, provides a review to explain taxpayer's resistance under the enactment of KEP-269/PJ/2020.

The main research problem addressed in this paper is that although the new platform is provided by DGT, this system did not obtain the traction expected until the end of 2020. The major challenge is to comprehend the low rate of user acceptance of e-receipts' platform and to investigate the reasons for this. The DGT must address the crucial issues: increasing user adoption of e-receipts' platform. This research aims to gather evidence on the issue mentioned above, namely, determining how to increase the adoption of e-receipts' platform among taxpayers. The study examines the antecedents of users' satisfaction of e-receipts' platform by applying extended framework of Venkatesh UTAUT's model (Venkatesh et al., 2003).

Despite its widespread acceptance, there remain reservations regarding the UTAUT model's ability to explain forced IS acceptance. As a result, the UTAUT model has been developed further.

UTAUT is an empirically proven validated model that incorporates eight key technologies acceptance model and their extensions. Performance expectancy, expectation of effort, social impact, and facilitating factors are the four basic drivers of intention and usage behavior in the UTAUT paradigm. In this current study, facilitating condition was left out, as the e-receipts' platform is compulsory by the DGT including Taxable Person for VAT Purposes (TPVP) as well as Non-taxable Person for VAT Purposes (NTPVP).

As a result, this paper adds to the body of knowledge in two ways. To begin, we use the additional UTAUT model to the novel situation of producing e-receipts' platform. The UTAUT model looks at how people adopt IS in commercial settings. For various reasons, taxpayers' behavior differs significantly from the common IS of the UTAUT model. The majority of IS acceptance studies focus on how people use IS in a business context, so the individual decisions to embrace or resist an IS are linked to job performance. As a result, personal perceptions of privacy as well as risk may both be important determinants of acceptance, social impact from peers or partner, on the other hand, may be less powerful.

It is significantly different to the present study that the usage of e-receipts' platform is distinct because it is a taxpayers' problem unrelated to business performance. While prior IS adoption study has been focused on the case of voluntary adoption, it is unknown whether previous findings can be applied to the forced use setting. The use of a specific e-receipts platform is mandated rather than optional, which distinguishes it from other internet technologies such as e-commerce. While some studies have investigated technological adoption of e-filing, none of them focused on e-receipts' platform that used the UTAUT framework. Recently, UTAUT is a tool that has been utilized in studies to investigate a range of technologies in both commercial and governmental settings, either alone or in combination with other theories. The proliferation and wide use of new IS, such as e-filing

and e-government, have contributed to the continuous expansion of UTAUT-based research (Lu & Nguyen, 2016).

A useful framework by Wu et al., (2012), Bansal et al., (2015), and Mcleod et al., (2009), have suggested that the launch of a new IS comprises two key constructs: privacy and risk. In the context of aversion to change, we explore variables that capture taxpayers' perceptions in a regulated setting to establish an understanding of how tax privacy expectancy and risk influence perceptual and behavioral user resistance. Moreover, for a variety of reasons, examining the differences between tax experts and non-tax expert users is intriguing and important. The significance of these constructions, on the other hand, is likely to vary depending on the user group including Taxable Person for VAT Purposes (TPVP) as well as Non-taxable Person for VAT Purposes (NTPVP).

As the theoretical lens, the UTAUT model was adopted. The model is recognized as one of the most known and mature lines of IS research of individual adoption and usage (Venkatesh et al., 2016). It was created following a thorough examination of various technology adoption models. Moreover, UTAUT has a strong explanatory power for technology adoption (70 percent). The model has been widely used in the public sector of developing countries, such as Saudi Arabia, Kuwait, and Zambia (Mosweu et al., 2016). Because the current research was conducted in a comparable setting, it is permissible to use UTAUT for it.

Performance expectancy, expectation of effort, social impact, as well as facilitating situation are the four elements in the original UTAUT. This pattern of outcomes across different settings clearly demonstrates the generalizability of the four key constructs in UTAUT to predict individual acceptance of new IS. The degree to which an individual believes that using the IS will help him or her achieve job performance goals is described as performance expectancy, and the degree of ease associated with using the IS was defined as effort expectancy (Venkatesh et al., 2003). It was acceptable to define that social impact as the extent to which a user believes influential others faith, she or he should utilize the new IS. Facilitating

situation as the extent to which a user feels that the necessary organizational and technical infrastructure exists to support IS use.

Despite its general acceptance, there remain reservations regarding the UTAUT model's ability to explain user platform acceptance. As such, the UTAUT model has been developed further (Chao, 2019). To supplement the original UTAUT model, several variables have been suggested (e.g., trust, privacy, satisfaction, and perceived risk). The proliferation and spread of new IS, such as tax e-filing, has contributed to the continuous expansion of UTAUT-based research. For this study, facilitating condition was excluded as the e-receipts' platform is mandated. It is referred on earlier studies on IS usage in the context of compulsory use (Brown et al., 2002; Chan et al., 2010), privacy and risk, instead of facilitating condition (Mcleod et al., 2009), is the more relevant variable, because the e-receipts platform is big and integrated, and it is required to be used.

Aside from examining UTAUT outside its initial context, this study investigates whether privacy and risk traits IS acceptance. We concentrate on user disparities in privacy and risk, which we predict will lead to significantly varied opinions about the implications of using tax system due to the domain's complexity. We concentrate on putting in place an IS that taxpayers as users have no choice but to use. The model is a useful place to start looking the role of risk as intervening variable in e-receipts' platform acceptance and use according to the advice of Mcleod et al., (2009), Chao (2019), and Wei et al., (2021).

In addition, there will be a triangular link between risk, privacy, and intention to use in this study because while using e-receipts' platform, taxpayers as user will disclose private data into the DGT's database. As a result, e-receipts' platform users' privacy will be jeopardized. Generally, taxpayers wish to avoid disclosing their personal information to telemarketers, spammers, or direct mailers while entering internet or digital transaction. Users can be harmed by illegal data collecting in a variety of ways, including misuse or fraud, identity theft, and the release of information that a firm owns (Chao, 2019). However, the mediating role of perceived risk in data transactions, particularly financial data, has received

minimal attention in research since there is a scarcity of study on this subject and very little research has proved the mediating role of risk in data transactions. Researchers' interpretation of risk pertains to data privacy issues like theft or other unauthorized operations.

To address the shortcomings, this research provides an integrated research model in the context of e- receipts' platform usage intention continuation. To analyze usage intention, the suggested model was further extended with additional constructs (i.e., perceived privacy as well as risk) that were found to be significant in past studies (Bansal et al., 2015; Lu & Nguyen, 2016; Mcleod et al., 2009; Wei et al., 2021).

Performance expectations are a critical factor in determining whether new information systems will be adopted. In line with this, Venkatesh et al. (2003) demonstrated that the most important factor in deciding whether to use or resist IS innovation is performance expectations. Venkatesh et al. (2003) define performance expectations as an individual's belief that using the IS will assist him or her in meeting task performance goals. Then, Venkatesh et al. (2003) and Mosweu et al., (2016) proved that user intent is a reliable predictor of actual user action. According to Wei et al., (2021), the greater the desire to use IS to help them with their daily tasks, the more helpful and valuable the technology is to them. Support for performance is critical, especially in tax services. Moreover, Wei et al., (2021) explain that in general, there are five sub-facets to performance expectancy. In this study, the following is the research hypothesis on the effect of performance expectation on usage intention (H_1): general performance assumption has a positive effect on willingness to use e-receipts' platform.

Previous research by Venkatesh et al. (2003) has shown that effort expectation is important in explaining behavior intentions. The level of easiness connected with the use of the IS was referred to as effort expectation (Venkatesh et al., 2003). Effort expectation refers to the ease with which a new IS can be used (Tan & Foo, 2012). Related to the tax system, taxpayers will not contemplate e-filing their tax returns if the technology is too complex to manage. As an idea for effort expectation, three variables from existing models given in the literature were understood:

perceived simplicity, perceived ease of use, and use easiness. Taxpayers' decisions to e-file their returns may be influenced by the need to be certain of their capacity to administer and control the platform. As a result, during the early phases of an electronic system's adoption, effort expectation is more important. Numerous studies have discovered that effort expectation has significant and beneficial consequences (Kocaleva et al., 2015; Lu & Nguyen, 2016; Mosweu et al., 2016; Venkatesh et al., 2003; Wei et al., 2021; Zahid & Din, 2019). As a result, it's possible that the effort expectation construct will initially show a large positive connection with e-receipts' platform adoption (H_2): the usage intention of e-receipts' platform is positively influenced by effort expectations.

In citizen-oriented service adoption, individuals often look to their connected groupings—such as family, close friends, and social peers—for cues and validation before making decisions (Mosweu et al., 2016; Zahid & Din, 2019). Social influence is specifically tied to one's perceptions of what others expect of them. In the context of tax IS, the impressions of supervisor, business partner, and tax authority will influence taxpayer's decision to utilize a certain e-tax system. As a result, there are four sub-facets to the social influence construct (Wei et al., 2021): (i) subjective norm, the influence of others, such as a boss or a business partner, on whether or not to behave; (ii) individual conduct is influenced by social influences and culture; (iii) the user believes that implementing the IS will increase his or her social relationships and image.; and (iv) tax authority. Many taxpayers are expected if their peers and business partners use an e-tax system, they should use it as well. As a result, we propose the following hypothesis (H_3): the usage intention of e-receipts' platform is positively influenced by social impact assumption.

The current study introduces a variable related to tax system usage intention based on Mcleod et al., (2009) paper. Expected tax performance is a critical factor in deciding whether to implement an e-tax system. The intention to use the tax e-filing has been shown to be positively related to tax performance expectancy (Lu & Nguyen, 2016). According to Tan & Foo (2012), e-filing will assist taxpayers in calculating their taxes more

accurately and efficiently than a tax return on paper. E-filing may also reduce processing expenses and reduce the time it takes to obtain tax refunds. As a result, if taxpayers' performance expectations are elevated, it is reasonable to think that the adoption and distribution of the e-filing system will be accelerated. Then, it's possible that taxpayers who have faith in their ability will be used increasingly of e-receipts' system. H_4: the usage intention of e-receipts' platform is positively influenced by tax performance assumption.

Privacy as it is viewed as the notion that personal information entered a system will remain private. As previously stated, the current study presented a development of the UTAUT model to predict e-receipts adoption by incorporating two more structures (perceived privacy and risk). When utilizing the tax system, for instance, a user who trusts the system's privacy expects no personal tax information to be shared with unauthorized user. Users will discontinue using the e-tax service if they believe that a third party may misuse their personal information. Some taxpayers particularly stated in Tan & Foo (2012) survey that they would only utilize the e-filing technique if they have faith in the tax office's ability to conduct internet transactions safely. There's a chance that private information sent via the internet will be intercepted and stolen. If the tax office does not have the capability and capacity to adequately deal with internet security and privacy risks, increasing the rate of e-filing adoption will be difficult. The perceived risk has received a lot of attention in various fields earlier. H_5: privacy has a beneficial impact on e-receipts' platform usage intention.

Perceived risks in the context of new information systems often stem from uncertainties regarding the potential exposure and loss of personal data during online transactions (Nicolaou & McKnight, 2006; Veeramootoo et al., 2018; Yuan et al., 2021). It describes an individual's belief that pursuing a particular goal may result in personal loss or negative outcomes. When it comes to the e-tax service, perceived risk refers to how much uncertainty or worry a taxpayer feels when utilizing the system (Rahman et al., 2020). Although a user may like the idea of e-filing, the risk of doing so may deter them from doing so (Tan & Foo, 2012). The users' risk

perception is important when looking at their long-term usage intentions for the e-tax system. The perceived danger of e-filing, according to Tan & Foo (2012), can have a significant negative impact on a user's willingness to adopt. Risk will be engaged in the current study when using e-receipts' platform. Veeramootoo et al., (2018), on the other hand, discovered no link between perceived risk and e-tax service continuation intentions. As conclusion that negative opinions regarding how the system is used are linked to risk. H_6: perceived risk has a beneficial impact on e-receipts' platform usage intention.

As evidenced in prior research, most related studies have examined perceived risk as an external factor influencing the external variables of the UTAUT model (Bansal et al., 2015; Chao, 2019; Rahman et al., 2020; Tan & Foo, 2012; Veeramootoo et al., 2018). Perceived risk, according to earlier research, is a significant impediment to e-filing. However, no research has investigated whether perceived risk influences any of the UTAUT model's mediating variable. The UTAUT model was examined in connection to tax e-receipts' platform in this study by including the factor of perceived risk in the model. It based on Nicolaou & McKnight (2006) work on role of privacy concern, suggested that perceived privacy on usage intention may be mediated via risk. We hypothesis the following considering the uncertainties that surround the e-tax systems (H_7): perceived risk has a beneficial mediate on risk and e-receipts' platform usage intention.

The goal of this work is to build a model that is developed from the theoretical foundations of earlier research to quantify taxpayers' intentions to use e-receipts' platform referred to on the preceding review of the literature.

2. METHOD

The study's sample is taxpayers who have used the e-receipts platform to report their income tax related article 23/26 at least once. The taxpayers who have utilized the e-receipts system were picked because they are the first to use the system, which began in 2020. It means that only taxpayers with prior familiarity with the e-receipts system were included in the

study's target. In the lack of suitable population frame, the target respondents were chosen using a simple random sampling (SRS). The SRS sampling was employed as one of the probability sampling approaches. It was not possible to know data of taxpayers that has used e-receipts' platform in year of 2020. We employ SRS technique as suggested by Hair et al., (2011). By apply this method, samples of minimum 135 taxpayers (five times number of manifest items) are sufficient to investigate the taxpayers' acceptance and use of e- receipts' system. This was an appropriate method for infinite population.

Due to the pandemic situation of 2020, data was gathered in strategic and appropriate settings, such as Google form during a 34-day period from 7 January 2021 to 10 February 2021. Respondents were approached at these sites, and those who consented to participate in the survey were given more information about the research. We assured them that the information they provided would be kept completely confidential. A filter question in the survey inquired if the respondents had previously utilized the e-receipts' platform.

Respondents were asked to rate their level of agreement with each poll item in the questionnaire on a five-point scale: 5 (for "strongly agree"), 4 (for "agree"), 3 (for "neutral"), 2 (for "disagree), and 1 (for "strongly disagree"). The poll questions were taken from approved IS adoption instruments, and the phrasing was changed to meet the e-tax situation. Venkatesh et al., (2003), Mcleod et al., (2009), Tan & Foo (2012), and Chao (2019) were all used to create the survey questions. Only 287 of the 300 questionnaires were judged to be suitable for research. Due to an incomplete information questionnaire being given to them, the other 144 questionnaires were not used for data analysis. Only 143 respondents (49.8%) used e-receipts' platform that can provide an accurate result.

General Performance Assumption is a construct that measures to what extent a person believes that using tax software will help them improve their overall performance. Tax preparation receipts occur outside of the traditional organizational structure, but in a very complex sector which sets it apart from another research. Users who choose to continue use tax e-

receipts' platform are more concerned with their own personal performance than with their job performance. As a result, in the context of this investigation, performance refers to what people want from the tax system.

TPE (Tax Performance Expectancy). While GPE items have demonstrated predictive power in relation to usage, this study seeks to investigate how tax performance assumptions may present distinct patterns. The researcher asked for specific performance goals in relation to the possibility of a tax audit and larger refunds. If collecting a significant refund is a key priority for a user, they will evaluate the system's performance dependent on whether it is successful in securing that refund. If a user wishes to avoid a tax audit, they'll rate the system's effectiveness based on how likely they are to avoid one. We felt that assessing specific and general performance assumption would offer us insight into which components of the tax system are most significant because different users may use the system for different reasons.

Effort assumption is a construct that assesses how easy it is for a user to utilize a piece of information technology. In this scenario, the user will evaluate the amount of effort required to complete a tax receipt using tax system in contrast with not using it. Users who do not want to use tax receipts' system have two options: they can use conventional receipts or produce internally. Both options may necessitate effort more or less than using the tax receipts' system, depending on the taxpayer's specific circumstances.

Social Impact (SI) is used to determine to which extent user believe "important others" believe they should use tax e-receipts' platform. The fact that no supervisor is expecting (requiring/wishing/ implying) the user to use the system is a significant distinction from previous trials. Friends, coworkers, business partners, and other "important others" are examples. Due to the lack of an organizational framework, we believe this construct is less useful in gauging IS acceptability in this scenario. Privacy Assumption, this concept is defined as the notion that personal information entered a system will remain private. When it comes to tax preparation software, for

example, a user who trusts the system's privacy expects personal tax IS to be kept private.

Risk assumption is defined as users' intentions to adopt new IS are adversely connected with their trusting beliefs, which are inversely related to perceived danger. While we track user's overall risk perceptions, we don't track whether they think the tax system is risky or not. For example, a person may assume it is dangerous because he or she lacks the ability to validate its results. Individuals, on the other hand, may be anxious about their personal information.

Partial least squares (PLS) regression is one of the most used structural equation modeling (SEM) techniques for assessing structured data. PLS regression is highly beneficial in the early stages of theory development, for data analysis, when the theoretical and measurements aren't finished (Peng & Lai, 2012). The reliability and validity of the measurement and structural models are examined and evaluated using the PLS model. PLS was utilized in this study to test our research model's bootstrapping, as well as to verify and validate the proposed model.

3. RESULTS AND DISCUSSION

The demographic characteristics of the participants are presented in Table 1. The table shows that most participants are male, university certificate holders, those within the accounting and tax education, and as TPVP taxpayer.

Table 1. Overall Respondents' Socio-Demographic Characteristics

Characteristic	Categories	Number	Percentage
Gender	Male	157	54.7
	Female	130	45.3
Education	High school	53	18.5
	Diploma	44	15.3
	University	169	58.9
	Post-graduate	21	7.30
Tax Education	Yes	130	45.3
	No	157	54.7
Accounting Education	Yes	176	61.3
	No	111	38.7
Taxpayer status	TPVP	176	61.3
	Non-TPVP	111	38.7
Have you ever used e-receipts'	Yes	143	49.9

Characteristic	Categories	Number	Percentage
platform?			

Source: author's own results

Internal reliability, which relates to how well a construct is measured by its items, was assessed using Cronbach's alpha and composite reliability (CR) (Hair et al., 2011). The average variance found in the CV was measured (AVE). CR, Cronbach's alpha, and AVE were chosen as three most often used assessment indicators (Peng & Lai, 2012) :

Table 2. AVE, R-square, CR, and Cronbach's alpha

Var	AV		Composite reliability		R-square		Cronbach's alpha	
	TPVP	Non-TPVP	TPVP	Non-TPVP	TPVP	Non-TPVP	TPVP	Non-TPVP
EA	.797	.592	.940	.851			.916	.791
GPA	.730	.804	.915	.942			.876	.917
ITU	.804	.766	.925	.907	.743	.633	.878	.852
PA	.587	.670	.847	.890			.753	.834
RA	.827	.789	.950	.937	.381	.644	.929	.908
SIA	.597	.769	.855	.929			.778	.902
TPA	.518	.581	.810	.834			.707	.742

Source: own author's calculation

Cronbach alpha (α) vary from 0.707 to 0.929 (exceeded the required limit of 0.7) (Hair et al., 2011), whereas composite reliability extends from 0.810 to 0.9500. Both outcomes implying sufficient value and strong internal dependability. The average variance extracted (AVE) should be more than 0.50 to indicate good convergent validity (Fornell & Larcker, 1981; Hair et al., 2011). All indicators are over the threshold, according to the results (AVE > 0.50), with the lowest AVE being 0.518, means that matched the recommended threshold. To measure discriminant validity, Table 2 show the square root of the AVE of each latent component as well as estimations of inter-correlation (off-diagonal figures), which supports a low correlation and a significant difference between the distinct facets. The highest estimate of inter-correlation was less than 0.557, which is lower than the 0.85 limit (Kline, 2015). To obtain good discriminant validity, each construct's squared root AVE (diagonal values), should be greater than its relationships with other constructs (Hair et al., 2014). These findings supported the research's construct reliability and validity.

Table 3. Correlation Matrix on the Studied Variables

Var	TPVP							Non-TPVP						
	EA	**GPA**	**WTU**	**PA**	**RA**	**SIA**	**TPA**	**EA**	**GPA**	**WTU**	**PA**	**RA**	**SIA**	**TPA**
EA1	.899							.636						
EA2	.915							.698						
EA3	.879							.853						
EA4	.879							.866						
GPA1	.631	.847						.644	.806					
GPA2	.401	.805						.389	.856					
GPA3	.657	.894						.676	.963					
GPA4	.599	.869						.514	.952					
ITU1	.721	.783	.924					.579	.764	.937				
ITU2	.760	.717	.918					.415	.573	.739				
ITU3	.549	.612	.846					.434	.424	.935				
PA1	.387	.401	.460	.817				.718	.491	.583	.831			
PA2	.285	.309	.314	.846				.687	.702	.565	.911			
PA3	.255	.276	.281	.823				.332	.202	.435	.729			
PA4	.524	.520	.501	.537				.488	.513	.535	.792			
RA1	.577	.665	.660	.575	.961			.628	.704	.620	.767	.966		
RA2	.519	.627	.602	.541	.935			.568	.744	.766	.672	.939		
RA3	.593	.683	.657	.580	.901			.720	.818	.606	.737	.777		
RA4	.546	.525	.599	.545	.834			.378	.437	.546	.669	.860		
SIA1	.539	.386	.495	.411	.409	.788		.827	.404	.568	.693	.524	.959	
SIA2	.365	.301	.339	.338	.328	.712		.523	.080	.331	.432	.240	.730	
SIA3	.425	.411	.431	.351	.378	.749		.769	.438	.415	.566	.451	.910	
SIA4	.571	.514	.580	.458	.549	.837		.748	.620	.738	.881	.830	.892	
TPA1	.493	.294	.361	.393	.446	.416	.690	.092	.210	.150	.093	.156	.280	.355
TPA2	.362	.416	.442	.420	.455	.486	.630	.678	,623	.688	.614	.618	.891	.960
TPA3	.686	.782	.767	.463	.666	.543	.814	.514	.569	.688	.559	.685	.685	.868
TPA4	.590	.371	.424	.404	.495	.564	.732	.559	.518	.507	.700	.716	.716	.723

Source: author's own calculation

To examine structural links between each of the extended UTAUT components and usage intentions, PLS-SEM (Partial Least Square-Structural Equation Model) is employed. We divided the data into two categories and using the same PLS-SEM model, each was investigated separately. The inner model's putative linkages are still being investigated after assessing model reliability and validity. Because of its distribution-free assumption, PLS-SEM lacks a traditional goodness-of-fit metric; instead, to evaluate the model's quality, the coefficient of R-squared (with values from 0 to 1 representing predicted accuracy) and path coefficients are utilized. Furthermore, the structural equation was assessed by learning about its prediction abilities, as demonstrated by the R-square coefficient of determination (R^2). The R^2 represents the variation described in each of the

endogenous constructs. Values of 0.25, 0.50, and 0.75 are regarded weak, moderate, and substantial respectively, according to the rule of thumb (Cohen, 1977).

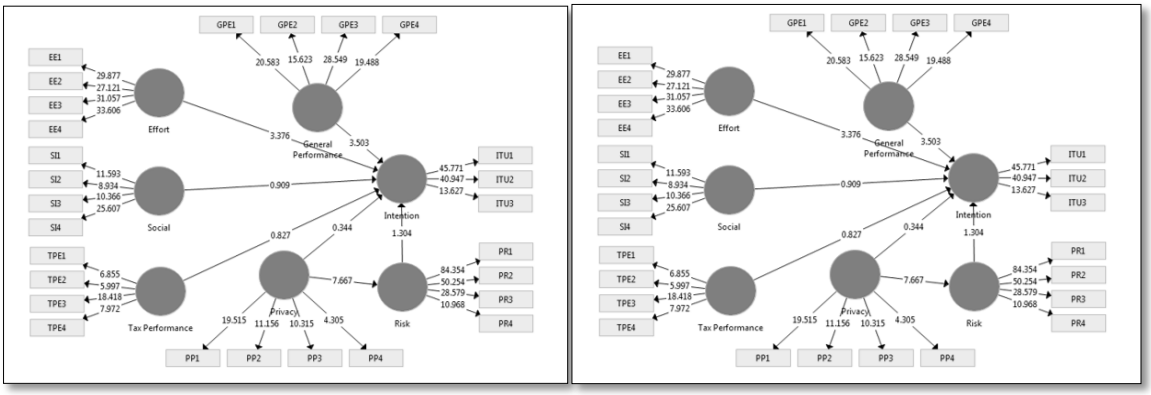
Specifically, values below 0.33 and higher than 0.67, 0.33 – 0.67 are regarded weak, moderate, and substantial, respectively. According to the R2 values of TPVP group, the model can explain 74.3 percent of the variance in taxpayers' usage intention and 38.1% perceived risk of the variance in users' intention to utilize e-receipts' platform. Furthermore, for the NTPVP group, shown that the R^2 for the usage intention is 63.3%, while 64.4% perceived risk of the variance in users' intention to utilize e-receipts' platform. To validate the proposed model, we employ a two-step bootstrap procedure (Hair et al., 2014).

The measurement model is evaluated in the first step to ensure that it has appropriate scale discriminant validity, reliability, and convergent validity. We utilize bootstrap procedure in the second stage to continue evaluating the inner model's hypothesized associations.

Path significance test is used to determine how much influence the exogenous variables on endogenous variables. This test is performed by bootstrapping procedure. Bootstrapping is a procedure for generating T-statistics to see the significance of both the inner and outer models. When the t value exceeds 1.96, it can be concluded to be significant. The direction of influence is indicated by the value of the original sample, if it is more than 0 then the direction of influence is positive, if it is less than 0 then the direction of influence is negative.

We examine TPVP against non-TPVP disparities in e-tax acceptance by examining the elements that determine intention in Indonesia e-receipts' platform settings between two groups of taxpayers. Table 5 presents a comparison of the two user group's results. One of the study's most intriguing findings is how different types of groups explain intention use. Although this conclusion was unexpected, it agrees with the findings of a few previous studies on the usage intention.

Fig.1. Structural model of TPVP and Non-TPVP group



Source: authors' own calculation

Figure 1 shows the path model that connects variables and constructs for TPVP group. The model can explain 74.3% of the variation in use intention. General performance expectancy (GPE) was the most important element that influenced ITU while all other constructs have no significant impact on intention use. Figure 1 shows the path model that connects variables and constructs for non-TPVP group. The model can explain 63.3% of the variation in use intention. Furthermore, the privacy construct was significantly associated with non-TPVP intention use towards risk. It explains 64% of the variance.

Result for TPVP Group. The result revealed that GPE (general performance expectancy) and EE (effort expectancy) influenced usage intention of TPVP group. The empirical result show that usage intention was significantly influenced by GPE ($\beta = 0.112$, $p < 0.005$) and EE ($\beta = 0.087$, $p < 0.005$). This means that TPVP users are only concerned with how well they believe the technology will perform. They're unconcerned about the time and effort required to use the e-receipts' platform, and they're unaffected by public perception. Their intention to utilize is determined by their overall anticipation of how well the e-receipts' platform will operate. The effectiveness of e-receipts systems can enhance user satisfaction.

The study's findings revealed that GPE had a considerable favorable influence on ITU, which was consistent with previous research (Lu &

Nguyen, 2016; Tan & Foo, 2012). Furthermore, the findings of our study showed the critical importance of GPE. Along with perceived enjoyment, was found to be favorably connected with e-receipts' platform usage intention. This implies that perceived enjoyment had a large positive effect e-receipts' platform usage intention, which is consistent with Tan & Foo (2012) findings.

Furthermore, we revealed that the effects of GPE on e-receipts' platform usage intention were significant and beneficial, which is consistent with Mcleod et al., (2009) findings. It can be concluded that taxpayers will use the e-receipts' platform when they believe the system will help reporting activities more efficiently. Taxpayers who understand the advantages of using e-receipts' platform will feel motivated to do so. The more taxpayers believe that e-receipts' platform provides a lot of convenience in producing receipts activities and reporting of article 23 income tax reporting through various existing features, the more likely they are to use it.

Table 4. TPVP and Non-TPVP Group Path Significance Test

Var	TPVP Group test				Non-TPVP Group test			
	EA	**GPA**	**WTU**	**PA**	**EA**	**GPA**	**WTU**	**PA**
EA >> ITU	.290	.087	3.376	.001	-.027	1,179	.099	.921
GPA >> ITU	.393	.112	3,503	.001	.445	1.065	.269	.788
PA >> ITU	.019	.055	.344	.731	-.005	.919	.105	.917
PA >> RA	.617	.080	7.667	.000	.818	.070	.534	.000
RA >> ITU	.124	.095	1.304	.193	-.001	.995	.207	.836
SIA >> ITU	.084	.092	.909	.364	.137	2,154	.050	.960
TPA >> ITU	.081	.098	.827	.409	.317	1,549	.197	.844

Source: author's own calculation

According to the result and earlier study by Lu & Nguyen (2016), EA have a favorable impact on taxpayer interest in utilizing e-receipts' platform, which is in line to this study. The usage of e-receipts' platform is a solution for making it easier for taxpayers so that tax task operations can be completed more quickly. It refers to how productive users find IS in carrying out their tasks. With respect to the TPA (tax performance assumption) construct, however, the influence of TPA ($\beta = 0.098$, $p < 0.005$)

and SIA (social impact assumption) (β= 0.0909, $p < 0.005$) on usage intention, were not supported.

In this study, using e-receipts' platform has nothing to do with evading tax inspections, but rather to complying with tax regulation. These results are consistent with previous research (Mcleod et al., 2009). The SIA effect (β= 0.0909, $p < 0.005$) on intention usage of e-receipts' platform was not supported. In mandatory context, social factors are unable to persuade taxpayers to use e-receipts' platform due to the environment's inability to instill confidence or faith in taxpayers' willingness to utilize new tax system. The findings in line to previous study who found that social variables have little bearing on a user of new tax IS (Tan & Foo, 2012; Venkatesh et al., 2003). Taxpayers cannot consider anyone's viewpoint when using the e-receipts' platform because it is mandated by the tax authorities and must eventually be obeyed by all firms.

Specifically, on TPVP group, the findings revealed that privacy has significantly impacted the usage intentions throughout the mediating of risk (0.617 x 0.124 = 0.076). The indirect result is greater than its direct influence on an original sample value of 0.019. In tax context, it is important that private taxation data must be protected by the tax authority so that it is not used by other parties for commercial purposes. The DGT must ensure that there is no leakage of private data related to tax obligations to the public or irresponsible parties.

We advance three ways the IS usage intention literature in this paper. Firstly, it was examined if the UTAUT paradigm is still relevant which is still relatively new, can be applied outside of commercial settings. Second, we settings between two group taxpayers by comparing TPVP versus non-TPVP differences in e-tax acceptance to investigate the constructs that influence use willingness of Indonesia e-receipts' platform. Since its start, there has been no literature on taxpayers' acceptance and intention to continue using the e-receipts' platform especially in Indonesia. This is the first study on the tax mandated setting, according to the researcher's limited knowledge. Finally, privacy and risk were included to the conceptual model and compare the outcomes of both group, as additional constructs suggested

by Mcleod et al., (2009). Furthermore, privacy was a prerequisite for intention. Only two of the six hypotheses were found. Expectancy of performance and effort had a substantial impact on the willingness to use the e-receipts platform. Surprisingly, taxpayers' intents to use the e-receipts' platform were unaffected by tax performance expectancy, social influence, and privacy. Although this conclusion was unexpected, it is consistent with the findings of a few other research on IS usage intention.

Specifically, it is captivating that the model is valid for TPVP group only. Our findings indicate that while the UTAUT model appears to be true by the TPVP group, it is less effective when applied to non-TPVP. This suggests that different models of technology acceptability may need to be investigated to be held accountable for taxpayers' variances in tax obligation. As the principal or targeted user of e-tax' platform due to tax law enforcement, the TPVP group is more likely to use e-receipts' platform. Meanwhile, the non-TPVP group, which is less interested in e-receipts' platform, has a variety of reasons to ignore issuing tax receipts in a timely manner.

The study integrates major IS continuity theories and contextual elements to understand intention to use tax receipts' services, particularly e-receipts' platform in Indonesia. It would serve as a theoretical foundation for future study into e-tax usage intentions. Finally, because of the study's generic approach, the findings might be simply updated to assist other developing nations with the design and implementation of an electronic tax platform. The study offers useful advice for successfully deploying e-tax platforms in developing countries. Finally, the findings of these results can assist the DGT in reaching out to more taxpayers to encourage them to use e-receipts' platform. The DGT may be used to persuade more all of taxpayers to take advantage of the benefits of e-receipts' platform. The relational linkages (performance and effort expectancy) can help to raise awareness among taxpayers and aid these taxpayers via its platform. Most importantly, these findings can aid in the restoration of taxpayers' faith in DGT.

4. CONCLUSION

This study extends the UTAUT model by incorporating privacy and risk constructs to examine taxpayer adoption of Indonesia's mandated e-receipts platform. The findings suggest that in a compulsory environment, general performance expectancy and effort expectancy are the primary drivers of usage intention, particularly among Taxable Persons for VAT Purposes (TPVP). Meanwhile, other factors such as social influence, tax performance expectancy, and privacy did not significantly influence intention directly.

Notably, the mediating role of perceived risk between privacy and usage intention was significant for TPVP, highlighting that taxpayers' concerns about data privacy can indirectly influence their willingness to use the platform. However, the model's effectiveness was limited when applied to Non-TPVP users, suggesting varying patterns of acceptance across taxpayer groups.

This research offers both theoretical and practical implications. Theoretically, it advances the literature on IS adoption in mandated settings by validating an extended UTAUT framework. Practically, it provides insights for tax authorities, especially the Directorate General of Taxes (DGT), to design more targeted strategies that reinforce perceived system benefits and reduce data privacy concerns. Future studies are encouraged to further test the model in other e-tax contexts and include additional behavioral factors such as habit, trust, or familiarity to improve generalizability.

In terms of transferring the findings to general populations, the current study is limited. The currents taxpayer as participants may not be represented of all e-receipts' platform users. As a result, the results of the study may need to be interpreted with caution. Further, several important variables that could explain taxpayer behavior are left out of our study by including dimensions like familiarity, intimacy, and the habit. Next, the findings could be confined to simply those who continue to use e-tax platform. The study's findings and conclusions have yet to be determined in terms of its applicability to other e-tax systems. Finally, future studies

should validate the model's conclusions by testing it in additional e-tax scenarios.

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