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THE READINESS OF INDONESIAN MILLENNIALS TO ACCEPT E-FILING TAX REPORTS SERVICES

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Abstract. The phenomenon of demographic bonus is one of the opportunities to increase tax revenues since the increase in productive age population will be inversely proportional to the increase in the number of taxpayers in the future. The problem facing the government is still the same, the lack of tax compliance and tax awareness among the taxpayers. One of the services in the field of taxation which is provided by the government, the Directorate General of Taxes, is the online based facility to report taxes through an e-filing system. However, it seems that many millennials, as the successors of the nation's next-generation, do not utilize the e-filing system well. The current study sought to examine the acceptance process of e-filing technology among the millennials. This study used a quantitative approach with a questionnaire as the research instrument. The population of the study was people who were in the age of millennials, namely those who were between 20 and 40 years old in 2021. The results show that the factors of innovativeness of the millennials are a crucial factor that suggests that e-filing is not difficult to be implemented. Nevertheless, the findings also revealed that there is a risk factor that prevents them from using e-filing. It cannot be denied that millennials may technically not find any problems with the systems implemented. Although the current study showed the implementation of the TAM theory in e-filing issues, there are some limitations. The current study did not show whether there is a difference between the millennials' behaviour of the acceptance of e-filing and their high or low incomes or their lifestyle.

Keywords: e-filing System, Millennials, Demographic Transition, Tax Compliance, Tax Awareness, TAM Theory.

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Introduction

Indonesia is expected to experience a significant demographic transition in the next few years. It is estimated that the demographic transition is going to reach its peak in 2045 (Central Bureau of Statistics, 2018). Demographic transition is a change in the structure of the population that is characterised by a decline in the number of births and deaths, which results in a larger number of productive age population compared to the number of non-productive age population (Setyoningrum, Astuti, Si, and Diponegoro, 2020). The current demographic transition, when reaching its peak later, will bring up the phenomenon of the demographic bonus. The demographic bonus is expected to have a positive impact on the country's economy, especially on tax revenues.

The phenomenon of demographic bonus is one of the opportunities to increase tax revenues, as the increase of productive age population will be inversely proportional to the increase in the number of taxpayers in the future. However, the increase in the number of taxpayers has not necessarily been accompanied by an increase in tax revenues. In 2019, Indonesia experienced a shortfall of taxes around 245.5 trillion rupiahs or was only able to achieve 84.4% of the tax revenue target (DDTC, 2020). Specifically, the revenue from productive age millennial taxpayers has not shown a significant result. The problem facing the government is still the same, the lack of compliance and awareness among taxpayers. The solution is to improve the compliance and awareness among taxpayers, so that the demographic bonus has a significant effect.

Looking at the management of good governance, the application of e-filing is one of the ways to revamp the bureaucracy to provide a better facility for citizens. In general, the application of e-governance is shown by carrying out various attempts to shorten the public service bureaucracy by using various kinds of information technologies that exist (Saxena, 2005). The government is always looking how to improve the government services (G2C), including the tax service system by implementing e-government service. The implementation of system-based government services can increase cost efficiency as everything is processed by the system so that the cost of providing manual services can be reduced (Kochanova, Hasnain and Larson, 2019). The e-government service in taxation has a clear goal to provide better facilities; thus, citizens can experience a convenient way to pay taxes efficiently. The efficient system services will improve the compliance of taxpayers since they will be more cooperative if they get similar treatment (Ottone, Ponzano and Andrighetto, 2018). However, the compliance of taxpayers basically cannot be easily increased. There should be a triggering factor, which is their will-

ingness to pay taxes. Taxpayers' willingness to pay taxes is an indicator- of their level of participation. The higher their willingness to pay taxes, the higher their participation in paying taxes. The convenience of system-based government services indirectly gives support to the taxpayers to actively pay taxes. Furthermore, the government service is a display of how well Good Governance has been implemented (Kalsi and Kiran, 2015). In this way, it can increase the public confidence of the future generation.

The convenience of the tax service provided by the Directorate General of Taxes is the existence of a technology-based facility to pay taxes online in the form of e-filing. Even though the system was developed in 2007, currently the Directorate General of Taxes still provides the manual system for filing taxes. The current implementation of the e-filing system shows that the Directorate General of Taxes has not fully utilised it, and the taxpayers have not fully accepted it. The Directorate General of Taxes should be able to ensure that the technology-based system (e-filing report) is fully accepted by taxpayers. In the context of demographic bonus, the government should be able to make sure that the tax system (taxation service system) can accommodate the rapid increase in taxpayers in the future.

The Directorate General of Taxes should be able to ensure that the implementation of e-filing technology is fully accepted by the taxpayers, especially by the productive age population whose number is predicted to increase in 2045 due to the demographic bonus. It is important to conduct a study that predicts and explains whether a new system or technology can be well accepted by users in terms of their age. This article focuses on the taxpayers' perception, especially millennials, regarding the adoption of e-filing to report taxes in Indonesia.

Theoretical Review

E-Filing as a form of Good Governance

For more than a decade, trust has been an important variable in the field of public service. Someone will hesitate to do something, eat something, or even try something if they do not have a clear image of a particular thing that will be consumed. One of the ways that the future generations, the millennials, have enough trust is by demonstrating good governance. Kalsi and Kiran (2015) considered that information and communication technology can make a significant contribution to public service process, which reflects the implementation of Good Governance. Millennials are critical, and they grow with the development of technology; thus, there is a possibility that they will pay attention and criticise on how government is managed by older generations, and they might have a bad impression of Good Governance in the field of public service. Therefore, the best way is to transform the bureaucracy into an oriented information technology which is a mandatory thing (Krishnan, 2013) to achieve the high ratings of Good Governance in the future (Sapru and Sapru, 2014).

E-filing is a form of effort performed by the Directorate General of Taxes of Indonesia to use the medium of tax reports that utilizes the technology of communication and information technology in preparation for Golden Indonesia with

the high number of millennials in the future. If the form of public service such as E-filing is not introduced and not cultivated, Indonesia will be left behind other countries that have already applied this technology in their public service systems. Therefore, the obstacles in the form of digital literacy related to e-governance services, such as e-filing in the field of taxation, should be overcome soon, so that millennials are ready to accept a new technology (Giri, 2019).

TAM theory

The Technology Acceptance Model (TAM) is a theory that is suitable to be used as basic thinking in predicting a person's acceptance of a new technology. TAM is used specifically for the development of technology, especially computer technology, and this is very useful for measuring whether the developed technology will be accepted in society or not (Lee, 2009). The theory states that there are two main factors why someone is willing to adopt a new technology, namely the convenience of using it and the perception that the new technology is very useful for daily life. The theory has been implemented in other fields, such as education, which is currently shifting to digital learning (Liu et al., 2010; Scherer et al., 2019), and the field of retail that reflects the collapse of the dominance of physical retail because of the emergence of various kinds of online marketplaces (Gefen et al., 2003). Even now people can do their banking anytime and anywhere as long as they are connected to the internet network (Ghani et al., 2017), including e-government services (Xie et al., 2017). Based on this theory, we would like to build a millennial acceptance model towards the use of e-filing technology. Although the millennials are considered to have a very high level of technology adoption compared to previous generations, there is only a small number of evidence that specifically shows the factors that influence their behaviour in adopting e-filing services. In a previous study, Kris et al. (2020) found no significant influence between personal innovativeness and usefulness in the TAM model. However, in the case of millennials, they should have a high level of innovativeness that should have no influence on their perception of e-filing function. Hence, this is the research gap that should be further investigated.

Indonesian millennials

Generation Y, also referred to as millennials, is a demographic group that is identified as the generation after Generation X and characterised by changes in behaviours such as increasing use of digital media and technology (Blackburn, 2011). This generation is identified to be in the range of people who were born between 1980 and 2000. This generation has typical characteristics for their daily behaviour that cannot be separated from digital devices such as smartphones and is highly dependent on the internet. They are very good at using technology and digital infrastructure; thus, this generation is also referred to as the creative generation that offers brilliant ideas, especially related to business and digital service applications including fintech, e-government, and e-filing. According to BPS (Central Bureau of Statistics) in 2018, Indonesia noted that the population of this generation is about 90 million people. Indonesia's total population aged 20–40 is expected to reach 83 million people, or 34% of the total population of Indonesia,

which is about 271 million people in 2020. The number is higher compared to the number of Generation X which is 53 million people, or 20% of the population. This indicates that Indonesia, in 2020, has a demographic bonus and possesses the substantial potential to be a progressive nation.

Although millennials are a form of manifestation of the potential for the large nation of Indonesia, there are only few studies that assess whether this generation is able to provide a significant effect on the economic growth of the country. Millennials are assessed as a generation that quickly adapts to the changes of technological climate and are expected to possess high productivity to generate high income. Millennials are characterised as a generation that actively learns new things, is looking for new knowledge, possesses high level of critical thinking, and dislikes slowness (Blackburn, 2011). On the other hand, the development of industry 4.0 demands a high internet speed to support the millennials' activity to gain new knowledge through an online platform to increase their convenience in performing networking activities (Aviles and Eastman, 2012). In the case of tax reports, millennials should have a high level of innovativeness to easily fill electronic tax returns compared to previous generations.

Personal innovativeness

Personal innovativeness is a person's desire to understand, find out and try out new information technologies (Lu, 2014). Personality is one of the elements that shapes how a person has a high level of innovativeness (Kristanto et al, 2020). Someone who has a high level of innovation themselves tends to update their knowledge of the new technology earlier than others (Tan and Foo, 2012; Mardiyah et al., 2020). In the case of millennials, the high curiosity trait may encourage them to continue to keep exploring. Curiosity is also increasingly enhanced by the convenience of accessing information through online platforms. On the other hand, millennials tend to prefer learning new things on the online platform rather than attending classes which according to them are tiring. They are more selective in searching for the information that they need (Aviles and Eastman, 2012), and this is a stimulation that encourages them to continue to innovate.

Ease of use is a person's perception of whether a new object, a new device, or a new technology is something that is easy for them to master. It is easier for a person with an innovative character to master new technologies.

H.1. Personal innovativeness has a positive influence on the ease of use.

Social norm

People do not live alone. Society will always transmit the things that become the newest trend in its environment. This encourages someone to follow the trends that are happening as part of the changes in the community. Lee (2009) refers to social norms as a person's perception of most of the people around him, which he recognises and knows. Thus, the subjective norm is an important variable in predicting whether someone is likely to adopt a new technology or not. When the people think that the new technology is very helpful and easy to use, then someone who perceives the strong subjective norm will tend to try out this new technology (Scherer et al., 2019). In the case of technology diffusion, a social group

is one of the communication channels that strongly influence a person to consider whether the use of the technology is a positive thing or not (Aviles and Eastman, 2012), and millennials is a group that is very sensitive to social norms.

H.2. Social norms have a positive influence on perceived usefulness

Perceived risk

The new technology is always perceived as something that is at risk due to the nature of human beings who have not understood the function and usability of this new technology. In the era of Generation X, a new technology is adopted by them at the end of the era as they tend to avoid the risk of the high cost of the new technology. Millennials, on the other hand, were born in the era of technological advancement, they are more familiar with the technology (Porral and Sanchez, 2019). Therefore, they tend to assume that technology is a part of their lives and they cannot be separated from the technology. However, their maturity in utilizing the technology is still influenced by the perceived risk of using new technology.

H.3 Perceived risk has a negative effect on perceived usefulness

H. 4 Perceived risk has a negative influence on millennials intentions to use e-filing

Ease of use and perceived usefulness

The Technology Acceptance Model is a good theory to describe the process of someone's acceptance of new things, especially technologies (Kristanto et al., 2020). Essentially, people want to use the new technology based on the benefit elements and also whether they have the ability to use the proposed new technology. When someone has sufficient knowledge and basic skills to operate a computer, he/she will easily accept the offer of new computer device or new software. TAM fundamentally explains two main variables, the ease of use and the perception that the new technology will be useful for everyday life (Mardiyah et al., 2020).

Ease of use is the perception of a person whether a new object, a new device, or new technology is something that is easy for them to apply or wear. Meanwhile, the perception of technology that is useful to daily life (perceived usefulness) is the perception of whether the technology that is offered is something that can help him solve the problem (Kris et al., 2020; Mardiyah et al., 2020). In the context of e-filing, if millennials assume that e-filing is a good option, and that their lives will be easier in the future by the existence of e-filing, they are likely to use e-filing more often to report their taxes.

H. 5 Perceived usefulness has a positive influence on millennials intentions to use e-filing.

H. 6 Ease of use has a positive influence on perceived usefulness.

H. 7 Ease of use has a positive influence on millennials' intentions to use e-filing.

Methodology

This research used a quantitative approach with a questionnaire as the research instrument which was operationalised by means of a survey in the field. Figure 1. shows a model of research that is used in the current study.

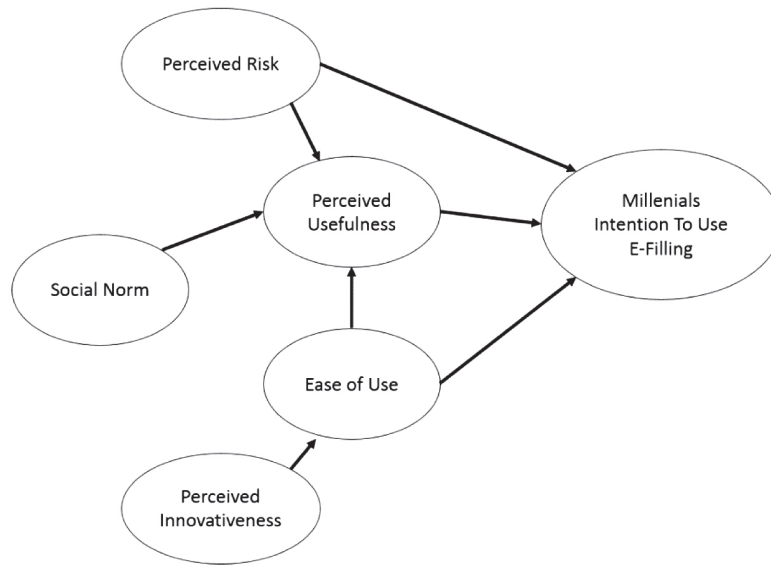


Figure 1. Model of research

The population in the study were millennials, namely those who were in the age range of 20–40 years in 2021. They were millennials who were part of the working-age population. The samples were 249 people from diverse backgrounds and those who possessed NPWP (Tax Identification Number).

Results

The data were gathered from February until March 2021. These months were selected because the Indonesians report their taxes. The survey was conducted offline by distributing the questionnaire. Respondents were to be pre-screened to ensure they met the research population criteria. Based on the survey, there were 117 male respondents and 132 female respondents. Most of them were in the range of 31–35 years old (93 respondents) and the rest were in the range of 26–30 years old (68 respondents).

Table 1

Respondent profiles

	Frequency	Percentage
Gender		
Male	117	47.0
Female	132	53.0
Total	249	100
Age		
20–25	33	13
26–30	68	27
31–35	93	37
36–40	55	22
Total	249	100

	Frequency	Percentage
Education		
Elementary School	1	.4
Junior High School	0	0
Senior High School	53	21.3
Diplome	65	26.1
Bachelor	85	34.1
Master	42	16.9
Doctoral	3	1.2
Total	249	100
Income		
< Rp. 4.500.000	139	55.8
Rp. 4.500.000 – Rp. 9.000.000	78	31.3
> Rp. 9.000.000 – Rp. 15.000.000	22	8.8
> Rp. 15.000.000	10	4.0
Total	249	100

Sources: Completed by the authors (- hereinafter, unless otherwise noted).

Most of the respondents had a bachelor's degree (85 respondents), and most of them earned less than Rp 4.500.000,00 (139 respondents). The respondent profiles can be seen in Table 1.

Tabel 2

Validity test and Reliability test

Construct	Cronbach's Alpha	AVE	Composite Reliability
EASE OF USE	.875491	.728423	.914699
INTENTION TO USE	.889912	.752426	.923880
PERCEIVED INNOVATIVENESS	.866503	.601684	.899895
PERCEIVED RISK	.619973	.594559	.760819
PERCEIVED USEFULNESS	.900444	.768567	.929933
SOCIAL NORM	.841926	.604120	.883226

The result of the validity and reliability test can be seen in Table 2. Table 2 shows that the entire variable is reliable (score composite reliability > .5, score Cronbach's alpha > .5) and valid (score AVE > .5).

Tabel 3

Results of the hypothesis tests

Hypothesis	β	T Statistic	Result
H.1. Personal innovativeness has a positive influence on the ease of use	0.595806	14.168534	Accepted
H.2. Social norms have a positive influence on perceived usefulness	-0.002253	0.032319	Rejected
H.3 Perceived risk has a negative effect on perceived usefulness	-0.160769	3.390956	Accepted

Hypothesis	β	T Statistic	Result
H.4 Perceived risk has a negative influence on millennials intentions to use e-filing	-0.126234	2.707284	Accepted
H.5 Perceived usefulness has a positive influence on millennials intentions to use e-filing	0.222201	3.840061	Accepted
H.6 Ease of use has a positive influence on perceived usefulness	0.538434	8.786884	Accepted
H.7 Ease of use has a positive influence on millennials intentions to use e-filing	0.508354	8.529793	Accepted

The research model was formed using a partial least square (PLS) based on structural modelling approach. Table 3 is the result of the hypothesis testing. It is seen from table 3 that not all hypotheses are supported. H2 is not supported in the current research. Hypothesis testing for H1 shows that personal innovativeness has a positive effect on ease of use ($\beta = 0.595$, $t = 14,168$). The hypothesis tests for H3 and H4 show that perceived risk has a negative effect on perceived usefulness ($\beta = -0.160$, $t = 3.390$) and millennials intention to use e-filing ($\beta = -0.126$, $t = 2.707$). Based on the theory, the perceived usefulness of TAM influences the intention of doing something, and the ease of use also has a positive influence on the usefulness and the intention to do a thing. This is reflected in the results of the hypothesis testing that accept H5 ($\beta = 0.222$, $t = 3.840$), H6 ($\beta = 0.538$, $t = 8.786$), and H7 ($\beta = 0.508$, $t = 8,529$). = 8.786).

Discussion

We understand that millennials are indeed an age group that has very different behaviours compared to the previous generations. The main characteristic of millennials is that they grow up with the development of digital technology such as smartphones from a very young age. Furthermore, their living habits cannot be separated from the digital devices to carry out their daily activities. Even for reporting taxes, they prefer to use their digital devices to report their taxes online. Therefore, the system for annual tax reports should be created as simple as possible, including the user interface and the data entry process to avoid any confusion. It is also essential to provide a system that users can learn to use independently. The characteristic of independent learning is a phenomenon not found in the previous generation. Thus, millennials as the current generation, should be able to report taxes independently through the e-filing platform. The current study plays a very important role because, first of all, this study tested the model to predict the acceptance of e-filing by millennials. Secondly, the descriptive data from the questionnaire, is used to show to what extent millennials are ready to use e-filing technology.

The current study found that only hypothesis H2 is not supported. The H2 hypothesis is aimed at finding out whether the social norm factor is an incentive for someone to introduce a new technology for electronic filing of tax reports. The fact that H2 is not confirmed shows that the supposed usefulness arises from the fact that millennials taxpayers believe that using an electronic tax filing sys-

tem is more useful, and not because other people use it. They independently want to learn whether e-filing is a thing that can be applied easily and whether it offers convenience when doing their annual tax return. It is supported by H1, which indicates that millennials' ability to innovate is a crucial factor that creates a perception that e-filing is not difficult to implement.

Nevertheless, the findings have also revealed that there is a risk factor that prevents them from using e-filing. It cannot be denied that millennials may not technically find any problems with the systems implemented, but there is a risk factor, which is whether they can complete e-filing correctly and whether their data are secure. These two issues are the negative factors that influence them to decide whether they want to use e-filing or not. Therefore, the Directorate General of Taxes is expected to enhance the quality of the application or website in terms of e-filing service and its security. The doubts that millennials have about the quality of security and the potential risk that may occur significantly influence the evaluation of Good Governance. Is the government really serious about providing digitally-based public service? Is the government really serious about managing people's data? Hence, the doubt of millennials should be eliminated by providing routine socialisation, system updating, and the most importantly, simplicity of the e-filing process.

Conclusion

The main characteristic of millennials is that they grow up with the development of digital technology from an early age. Furthermore, their living habits cannot be separated from the digital devices to carry out their daily activities. Even for reporting taxes, they prefer to use their digital devices to report their taxes online. Therefore, the system for annual tax reports should be made as simple as possible, including the user interface and the data entering process to avoid any confusion. It is also essential to provide a system that the users can learn to use independently. The characteristic of independent learning is a phenomenon not found in the previous generation. Thus, millennials as the current generation should be able to report taxes independently through the e-filing platform. The current study plays a very important role, because, firstly, in this study a model was tested to predict the acceptance of electronic applications by millennials. Secondly, descriptive data from the questionnaire is used to show to what extent millennials are ready to use electronic filing technology.

Nevertheless, the findings also revealed that there is a risk factor that prevents them from using e-filing. It cannot be denied that millennials may not technically find any problems with the systems implemented, but there is a risk factor, which is whether they can complete e-filing correctly and whether their data are secure. Although the current study shows the implementation of TAM theory in e-filing issues, there are some limitations that occur. The current study did not show whether there is a difference between millennials behaviour regarding the acceptance of e-filing and their high or low incomes or their lifestyle. Nevertheless, the self-innovation factor and the safety of use are the dominant factors in whether someone is willing to adopt a new technology or not.

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