**SPCRD GLOBAL
PUBLISHING**
Sustainable Solutions

RAMSS Review of Applied Management
and Social Sciences

Journal homepage: <http://ramss.spcrd.org>

ISSN (Print): 2708-2024

ISSN (Online): 2708-3640

Role of Tax-Knowledge in Building Tax-Intention: An application on TAM Model

^a Sabah Younus, ^b Saeed Ahmad, ^c Malka Liaquat, ^d Samra Malik

^a Assistant Professor, MS Department, National University of Modern Languages, Multan, Pakistan

^b Assistant Professor, MS Department, National University of Modern Languages, Multan, Pakistan

^c Assistant Professor, Institute of Management Sciences, The Women University, Multan, Pakistan

Email: malka.liaquat@wum.edu.pk

^d Lecturer, Department of Business Administration, University of Sahiwal, Pakistan

Email: samramalik@uosahiwal.edu.pk

ARTICLE DETAILS	ABSTRACT
History: Accepted 12 March 2021 Available Online March 2021	<i>This study explores the role of Tax-knowledge on building affirmative attitude towards taxes, by incorporating the Technology acceptance model (TAM). TAM model established the fact that intention can be developed if attitude is foster by developing perceived usefulness and perceived ease of use in user mind, also it indicates the role if external factor in developing perceived ease of use and perceived usefulness. This article based on the fact narrated above uses Tax-knowledge as an external factor. Tax-knowledge is being observed by further 3 dimensions. General Knowledge, Legal Knowledge and Technical Knowledge. The data for this research article was collected from the owners of small business firms operational in Punjab, Multan region. Data was collected using questionnaire/survey method and was analysed using PLS-Smart. The results showed that general knowledge does not have impact on tax-compliance intention. Whereas, legal knowledge and technical knowledge demonstrate higher B-coefficients for both direct and indirect relationship. Thus, this study concludes that by enhancing legal and technical knowledge regarding taxes, individual's tax-compliance intention can be magnified.</i>
Keywords: Tax-Intention, Attitude Towards Tax-Compliance, Perceived Ease of Use, Perceived Usefulness, Tax-Knowledge	
JEL Classification: K34, K39	
DOI: 10.47067/ramss.v4i1.109	

© 2021 The authors. Published by SPCRD Global Publishing. This is an open-access article under the Creative Commons Attribution-NonCommercial 4.0

Corresponding author's email address: malka.liaquat@wum.edu.pk

1. Introduction

Tax-compliance is one of the major issues that needs to be resolved by the governments of the developing countries to ensure collection of higher revenues (Malik & Younus, 2019). In order to have better compliance governments can develop people's better attitude towards taxes and the use of new technologies. Available literature related to e-adoption individuals specifically belonging to developing countries is very limited (Ahmad, Markkula, & Oivo, 2012). Pakistan's government to

boost up collection of taxes and to generate higher revenues has introduced e-payment system for the collection of taxes in 2007, that was further improved as Iris in 2014 (Qadar, Moazzam, & Ansari, 2016). Developing positive attitude and intention towards tax compliance is major threat for the developing countries like Pakistan (Malik & Younus, 2020). As per technology acceptance model better attitude can be developed by incorporating some external factors. As suggested by TAM model. Tax authorities can use technology acceptance model so that they can improve the taxation compliance by giving taxpayers knowledge regarding the benefits of reduced cost and ease of use (Sadress, Bananuka, Orobio, & Opiso, 2019). Another important factor of this model is behavioural intention of taxpayers is their practice which makes it easier for them to use technology without any physical and mental obstacles in their use considered as ease of use and the other factor for their behavioural intention is their experience of benefits which they can achieve considered as perceived usefulness (Zaidi, Henderson, & Gupta, 2017). Taxpayers are usually more conscious for the perceptions of risks they could face and for behavioural intention for acceptance of technology it is important they should have knowledge regarding the use, benefits, transparency of system and their practice for electronic payment (Nguyen Tran Hung, Le Hoang Anh, Do Thi Thu Hien, & Hang, 2020)

This study introduces Tax-Knowledge as an external factor to measure tax-compliance attitude as external factor and thereafter intention for tax compliance. For this purpose, it uses three forms of tax-knowledge, known as general knowledge, Legal knowledge and technical knowledge as proposed by (Saad, 2011) incorporated with basic technology acceptance model to measure attitude also, intention of individuals towards use of Iris to file tax returns online.

2. Literature Review

Technology Acceptance Model (TAM) measures individuals willingness and readiness to adopt new technologies (Davis, 1989). Technology Acceptance model outlines the limitations, challenges and conditions an individual must have to adopt new technological developments so that their tax compliance behaviour can be achieved (Sadress et al., 2019). This theory accounts the behaviour of public especially the tax payers in relation to their acceptance to the information technology and electronic payment system by their perception of easefulness of the technology for their use and the benefits they could achieve (Zaidi et al., 2017), the same concept was found in the initial model developed by (Davis, 1989) which states two determinants; perceived ease of use and perceived usefulness to explain technological advancement by individuals. For the adoption of technologically advanced applications in tax system, the theory states that intention towards acceptance and attitude are based upon external factors (Davis, 1989). Further perceived ease of use and perceived usefulness were added to TAM model as these two variables can develop a person's intention to use online system thus, intentions might result in positive actual use of the online system (Venkatesh & Davis, 2000). As in case of digital competence and technological aspects, TAM is also defined as an individual's flexibility towards accepting new technological innovations to his or her work with his perception of easy and smooth working with the perceived benefits with the new technology (Venkatesh & Davis, 2000). Therefore, it can be emphasized that TAM model measures individual's intention towards using technology through his perceived usefulness and perceived ease of use, this model helps to assess the rate of adoption of new technology, it is defined as an individual's intention towards acceptance of certain technological aspects (Pavlou, 2003). Thus, on the basis of above literature intention to adopt e-filing system of taxes is as individual's volunteer acceptance for technology after perceiving its usefulness with certain performance-oriented benefits and its easefulness in use that ensures reliability, satisfaction in use and credibility.

TAM model has been studied from multiple perspective with different external variables. As with more and more people adopts online tax-filing system more will be the revenue generated by government. Thus, E-tax-compliance is important field of study now a days to regularise revenue collection through adoption of new methods of collecting taxes (Hussein, Mohamed, Ahlan, Mahmud, & Aditiawarman, 2010). It has been observed that information system quality and basic computer skills of a person can motivate a person to use or not to use online tax-filing system (Zaidi et al., 2017). If taxpayers have a positive intention for tax paying, they will obey the government initiatives for tax payments, and they will try their best to comply with technological initiatives (Zaidi et al., 2017). Taxpayers are always concerned with the benefits related to the adoption of technology which can also be described as their perceived usefulness (Rifat, Nisha, & Iqbal, 2019), this sense of usefulness can be achieved by providing improved delivery of authority services, more transparency in utilization of tax money with reduction in corruption, increased revenue generation for welfare programs with reduced cost of payments (Ling, 2015; Rifat et al., 2019). Taxpayers are usually more conscious for the perceptions of risks they could face, service quality and for behavioural intention for acceptance of technology it is important they should have knowledge regarding the use, benefits, transparency of system and their practice for electronic payment (Rifat et al., 2019).

Utilization of TAM model for understanding intention of e-tax compliance and improving overall behaviour of individual taxpayer (Featherman & Pavlou, 2003). It has also been urged that by using TAM model tax-compliance intention to use internet to file taxes can be explained with the help of variables perceived usefulness and perceived ease of use (Azmi & Kamarulzaman, 2010), as these two variables signifies willingness and readiness to use electronic portals. Individuals are more concerned with the risk associated of using new technologies, mostly individuals fear change and tries to avoid where there is fear of being caught, thus perceived risk has also been used as an external variable to measure individual's intention towards filling tax-return online (Azmi, Kamarulzaman, & Hamid, 2012). Thus, it is important to examine factors that can contribute in building positive compliance intention towards adopting new technologies. Hence contribution of perceived usefulness and perceived ease of use has been tested to have significant impact on compliance intention (Azmi & Bee, 2010; Rakhmawati & Rusydi, 2020), using different external variables like social influence and factor conditions.

It has also been researched that a person's intention to use e-portal to file taxes can be predicted by perceived usefulness and perceived ease of use with external variables social influence, trust on governments and facilitating conditions provided by the governments (Chen & Aklikokou, 2020). Perceived usefulness explains that how much the individuals perceive or belief that the electronic system of filling return is useful for him (Bornman & Ramutumbu, 2019), whereas, Perceived ease of use defines that with how much easily individuals belief they can use electronic filing system for paying taxes (Rakhmawati & Rusydi, 2020). Perceived ease of use and perceived usefulness has also been determined to have positive relation with intention to adopt online filling of tax returns (Sijabat, 2020). Perceived risk and social influence have also been tested as external variables in predicting tax compliance intention of individuals with mediating effect of perceived usefulness and perceived ease of use (Husain, 2020). Though perceived usefulness and perceived ease of use contributes positively towards intentions but

In developing countries though tax evasion is a major concern, but tax non-filing is another most important dilemma that needs resolution, in developing countries there are numerous self-employed and employed person who do not file returns based on their assumption that

administration is corrupt and their hard earned money will not be utilized to serve legitimate and judicious purpose, thus by escalating knowledge of individuals about tax system their overall attitude towards tax system can be improved (Gangl, Kirchler, Lorenz, & Torgler, 2015)

Tax-knowledge can be defined as knowledge regarding tax rules, policies, and methods (Rose, Farida, and Paul, 2020). It has been also emphasized by Rose et al., (2020) that tax-knowledge can be used as determinant to explain e-tax compliance intention. Tax-knowledge has been observed as key factor to develop attitude also attitude plays to determine compliance behaviour on small and large enterprises (Ngotho & Kerongo, 2014). However, it has also been determined that as perceived ease of use and perceived usefulness plays important role in determining use of e-tax filling, but attitude cannot determine actual intentional behavior towards e-filling of returns (Sungkono, 2020). Tax knowledge is an important contributor in enhancing compliance behavior, tax knowledge can be enhanced by governments by the introduction of training programmes and creating awareness on mass level among individuals of the nation (Bornman & Ramutumbu, 2019). Moreover, tax knowledge has also been found to have significant impact on tax sanctions, and tax socialization all have a significant positive effect on taxpayer awareness and taxpayer compliance. Meanwhile, the level of education does not moderate tax knowledge on taxpayer compliance. The taxpayers' awareness mediates the relationship between tax compliance, on the one hand, and tax knowledge, tax socialization, and tax sanctions on the other hand.

Knowledge taxation has also been defined as device used to change the perception of the individual taxpayer, that can be modified by proper training (Sungkono, 2020). If the government fails to develop tax-knowledge of the potential taxpayer it may loss its revenue that has yet to come from the taxpayer (Hardiningsih, Januarti, Oktaviani, & Srimindarti, 2020). Similarly, it has been observed that raising tax knowledge is a serious concern for developing countries as for enhancement for government revenues governments of developing countries trying to achieve higher tax compliance (Newman, Mwandambira, Charity, & Ongayi, 2018). Tax knowledge has been identified as important predictor of tax compliance intention and also behavior (Purba, 2020; Wassermann & Bornman, 2020). But a clear gap exist that which sort of knowledge can contribute towards creating better compliance, therefore this study attempts at fulfilling the gap in identifying type of knowledge that can foster better compliance intention. Saad (2011), identifies three forms of tax-knowledge known as technical knowledge, legal knowledge and general knowledge. General knowledge refers to general knowledge regarding taxation system, legal knowledge refers to rules and polices related to taxation system whereas technical knowledge refers to intricacies hidden in using certain method of doing, specifically in can of e-tax compliance, it refers to the ease with which a person can file e-tax return (Saad, 2011).

3. Research Model and Hypothesis development

The research model of this research work is based on TAM Model presented by (Venkatesh & Davis, 2000), that is basically extension of basic TAM model. according to which perceived ease of use and perceived usefulness can develop Attitude and Attitude can than further develop compliance intention (Husain, 2020). By adapting this model an external variable Tax knowledge is added. Three types of tax knowledge legal, general and technical are tested with model proposed by (Husain, 2020; Hussein et al., 2010).

With the deep knowledge tax system, the voluntary compliance behaviour can be increase because it makes easier for the tax payers to estimate the amount they have to pay and calculate the benefits they will be enjoying form the public services provided by the government authorities

(Akram, Malik, Shareef, & Goraya, 2019), attitude has also been found to have significant relation with persistence of usage frequency (intention) of an individual (Rahman, Talukder, Lanrong, & Khayer, 2020)

H1: Attitude towards taxes has positive significant impact on tax-compliance intention.

The awareness of taxation system makes it easier for the taxpayers to pay taxes with ease (Maithya, Abdul, & Sang, 2020). Tax- knowledge of the tax payer can result in positive tax-compliance behaviour (Inasius, 2019). If taxpayers lack in sufficient knowledge regarding, the taxation system then they would not be able to ensure behaviour of willingness towards the taxation and they would not be able to voluntarily comply with the tax authorities (Akram et al., 2019). Technical knowledge of individuals plays a pivotal role in developing confidence on tax-system (Qadar et al., 2016). Hence knowledge is important predictor of compliance behaviour (Bornman & Ramutumbu, 2019; Purba, 2020). As this study uses the measure defined by (Saad, 2011), therefore tax-knowledge is divided further in three parts named as general tax-knowledge (GK), legal tax-knowledge (LK) and technical tax-knowledge (LK). Thus, it can be hypothesized that,

H2: General tax-knowledge has significant positive impact on Tax compliance intention

H3: Legal tax-knowledge has significant positive impact on Tax compliance intention

H4: Technical tax-knowledge has significant positive impact on Tax compliance intention

An individual attitude for financial contribution is the most difficult to be achieved and same is the reason for the lack of intention to pay tax because taxpayers don't have a complying attitude towards taxation system (Akram et al., 2019). Thus, it can be extracted

H2a: General tax-knowledge has significant positive impact on Tax compliance intention with mediating effect of attitude towards tax-compliance

H3a: Legal tax-knowledge has significant positive impact on Tax compliance intention with mediating effect of attitude towards tax-compliance

H4a: Technical tax-knowledge has significant positive impact on Tax compliance intention with mediating effect of attitude towards tax-compliance

The ease of use can be ensured when the tax payers are satisfied with the technology of online system of taxation; if they think that it provides the ease of zero physical efforts, less cost, reliability, security of personal information and specially the easy and transparent procedure of tax paying then the ease of use can be claimed (Husain, 2020). perceived ease of use has been researched as a main predictor of perceived usefulness and intention to use the system. Therefore, it can be summarised (Rakhmawati & Rusydi, 2020). Thus, it can be extracted that,

H2aa: General tax-knowledge has significant positive impact on Tax compliance intention with mediating effect of perceived ease of use and attitude towards tax-compliance

H3aa: Legal tax-knowledge has significant positive impact on Tax compliance intention with mediating effect of perceived ease of use and attitude towards tax-compliance

H4aa: Technical tax-knowledge has significant positive impact on Tax compliance intention with mediating effect of perceived ease of use and attitude towards tax-compliance

In case of tax system, the perceived usefulness is defined as an individual taxpayer perception that he can easily comply with the online tax system and will be able to use other services of online taxation website (Rakhmawati & Rusydi, 2020). With perceived usefulness an individual taxpayer makes this assured that this the technology introduced is user friendly, easily accessible, reliable and is easy to use (Azmi & Kamarulzaman, 2010). When taxpayers experience the reliability of the

system, consider it corruption free by ensuring transparency in procedure, provides more functions of online transactions despite of only use for taxation, then a taxpayer can perceive usefulness of the technology (Rifat et al., 2019). Thereafter, following relationship can be recognised

H2ab: General tax-knowledge has significant positive impact on Tax compliance intention with mediating effect of perceived usefulness and attitude towards tax-compliance

H3ab: Legal tax-knowledge has significant positive impact on Tax compliance intention with mediating effect of perceived usefulness and attitude towards tax-compliance

H4ab: Technical tax-knowledge has significant positive impact on Tax compliance intention with mediating effect of perceived usefulness and attitude towards tax-compliance

4. Research Methodology

This research work is a quantitative analysis, based on data collected from the business owners of Multan region. The population of this study is general individuals of Pakistan including both taxpayers and non-taxpayers as this study measures intention. Hence it can be emphasized that intention of non-filer or non-taxpayer can be developed with the passage of time, however there was a question in questioner to identify either respondent is taxpayer or not. Data was gathered using a questionnaire developed by adopting scales from reliable and valid studies. The scale to measure tax-compliance intention was adopted from the study Syed (2017), consisting of three items. Perceived ease of use and perceived usefulness were adapted from (Venkatesh & Davis, 2000), both having 4 items each. The attitude scale used in this study was borrowed from the research work done by Malik and Younus (2019). Perceived usefulness and perceived ease of use are adopted from the study of (Venkatesh & Davis, 2000). Total 280 questionnaires were distributed to collect data. But total useable questionnaire received at end were 265. Thus, in this way data was collected with very good response rate.

5. Analysis and Findings

The data collected was analysed using PLS-Smart. Measurement model and structural model as endorsed by (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014). The data was analysed by running the reliability and construct validity test both by using PLS-Smart. The results of which are presented in Table.1

Values in Table.1 confirms that reliability of all the variables were above .7. the values of AVE were also higher than .5. Therefore, there were no issues related to convergent validity (Hair et al., 2014, p. 102). However, few items such as PEU4 and PU4 were deleted in order to get better values of reliability statistics. These items were dropped because they were having loading of less than .5 (Hult et al., 2018). To check discriminant validity heterotrait-monotrait (HTMT) that was familiarized by (Henseler, Ringle, & Sarstedt, 2015) was used. The values in Table.2 shows that all the values are less than one, which establish the fact that all the constructs are different from one another. Lastly, Table.3 represent the direct and indirect impact of IVs on DVs, with and without the presence of mediator. The model fit diagram 1 is also presented below.

The results declared that ATTC has significant positive relationship with TCI, with p value=0.000 and B= 0.527. which reflect that H1 was supported. For H2 the results are as follows P value= 0.566 B= 0.045, which indicate that H2 got rejected. H2a got rejected with B= 0.037 and p-value 0.076. H2aa also got rejected with B= -0.007 and p-value= 0.442, however it is very interesting to note that H2ab got accepted with B= 0.304 and p-value 0.000. As for H3 the results extracted showed that it got accepted with B= 0.168 and p-value= 0.034, H3a got accepted with B=

0.117 and p-value= 0.00. the result of H3aa reflects that it got accepted with B= 0.520 and p-value= 0.000, also the results of H3ab suggests that it got accepted with B= 0.106 and p-value= 0.005. the results of H4 demonstrate that it got accepted with B=0.168 and p-value= 0.034, H4a got rejected with B= 0.077 and p-value= 0.586, moreover, H4aa got accepted with B= 0.256 and P-value of 0.007, also H4ab got accepted with B= 0.346 and p-value =0.028. the results thus, demonstrate a very important aspect that general knowledge of an individual does not significant relation with TCI. But when the mediators were introduced the relationship become strengthen. This fact will be further elaborated in conclusion section with literature support.

Table.4 represent the profile of the respondents. Which show that mostly the respondents were male. This can be assumed that data was collected through non-probability sampling technique of convenience sampling. This fact could have limited the respondents to only one gender. Also, it is a fact that mostly in Multan region bread earner of the family are males, moreover, business is run by male members of the family to deal with the complexity of businesses. Second demographic question asked was related to education level. It is evident that most of the respondents were educated. This ensures that respondents have well understood the questionnaire and answer it wisely.

6. Conclusion and Recommendations

The results of analysis conducted in previous section provided that GK has no significant impact on TCI. GK can also not determine TCI when ATTC was added as mediator. Also, the result of relation between $GK \rightarrow PEU \rightarrow ATTC \rightarrow TCI$ was insignificant. However, the result for PU were different and were significant, highlighting the fact that if PU is ascertained in individual's perception than only GK is important. The of LK reflects that it has significant impact on TCI. All other hypothesis related to LK were also supported. That signifies that role of LK in individual's perception is pivotal in nature, individuals give more weightage to LK as compared to GK. Moreover, the results of TK reflect that it also has significant positive relation with TCI. Only, $TK \rightarrow ATTC \rightarrow TCI$ got rejected. Same has been highlighted by the prestigious research work done by Rifat et al., (2019).

Thus, it can be highlighted that TK cannot formulate ATTC, assuring that ATTC does not mediates the relation among TK and TCI. There is another very important finding of this study, that is the role of PEU and PU that is portrayed in relation $TK \rightarrow PEU \rightarrow ATTC \rightarrow TCI$ and $TK \rightarrow PU \rightarrow ATTC \rightarrow TCI$.

The findings of this study are consistent with Syed (2017), Venkatesh and Davis, (2000), (Akram et al., 2019), Rakhmawati & Rusydi , (2020) and Rose et al., (2020). Therefore, it can be determined that TK play key role in developing individual's PEU and PU and afterwards TCI.

The practical implication and recommendations of this study are that governments can by providing TK can have better attitude and intention developed towards tax-compliance of individual's in general and businessman's in particular. However, like every study the limitation of this study is that results can be improved by using probability sampling techniques as it removes the generalizability issues of data.

Tables

Table 1: Convergent Validity

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
ATTC	0.852	0.894	0.628
GK	0.756	0.891	0.804
LK	0.765	0.864	0.680
PEU	0.746	0.855	0.664
PU	0.759	0.861	0.674
TCI	0.807	0.886	0.721
TK	0.841	0.894	0.678

Table 2: Discriminant Validity

	ATTC	GK	LK	PEU	PU	TCI	TK
ATTC							
GK	0.218						
LK	0.325	0.258					
PEU	0.328	0.381	0.464				
PU	0.264	0.258	0.193	0.316			
TCI	0.411	0.209	0.307	0.321	0.368		
TK	0.455	0.400	0.403	0.365	0.393	0.313	

Table 3: Direct and Indirect path Coefficient and P-values

Path	Estimate	T-value	P-value	Status
ATTC→ TCI	0.527	11.104	0.000	Accepted
GK→ TCI	0.045	0.574	0.566	Rejected
LK→ TCI	0.168	2.129	0.034	Accepted
TK→ TCI	0.222	3.560	0.000	Accepted
GK→ATTC→ TCI	0.037	1.778	0.076	Rejected
LK→ATTC→ TCI	0.117	3.304	0.001	Accepted
TK→ATTC→ TCI	0.077	0.545	0.586	Rejected
GK→PEU→ ATTC→TCI	-0.007	0.770	0.442	Rejected
LK→PEU→ ATTC→TCI	0.520	9.382	0.000	Accepted
TK→PEU→ ATTC→TCI	0.256	2.706	0.007	Accepted
GK→PU→ ATTC→TCI	0.304	7.364	0.000	Accepted
LK→PU→ ATTC→TCI	0.106	2.841	0.005	Accepted
TK→PU→ ATTC→TCI	0.346	2.202	0.028	Accepted

Table 4: Demographic Analysis

Demographic Analysis	
Gender	
Male	83%
Female	17%
Education Level	
(1) Bachelors	57%
Master	29%
Others	14%
Age:	
25-30	32%
31-35	28%
36-40	21%
More than 40	19%

Figure 1: Path Analysis

References

- Ahmad, M. O., Markkula, J., & Oivo, M. (2012). Factors influencing the adoption of e-government services in Pakistan. Paper presented at the European, Mediterranean & Middle Eastern conference on information systems.
- Akram, M., Malik, A., Shareef, M., & Goraya, M. (2019). Exploring the interrelationships between technological predictors and behavioral mediators in online tax filing: The moderating role of perceived risk. *Government Information Quarterly*, 36. doi:10.1016/j.giq.2018.12.007
- Azmi, A. A. C., & Bee. (2010). The Acceptance of the e-Filing System by Malaysian Taxpayers: A Simplified Model. *Electronic Journal of e-Government*, 8(1).
- Azmi, A. A. C., & Kamarulzaman, Y. (2010). Adoption of tax e-filing: A conceptual paper. *African Journal of Business Management*, 4(5), 599-603.
- Azmi, A. A. C., Kamarulzaman, Y., & Hamid, N. H. A. (2012). Perceived risk and the adoption of tax e-filing. *World Applied Sciences Journal*, 20(4), 532-539.
- Bornman, M., & Ramutumbu, P. (2019). A tax compliance risk profile of guesthouse owners in Soweto, South Africa. *The Southern African Journal of Entrepreneurship and Small Business Management*, 11(1), 1-14.
- Chen, L., & Aklikokou, A. K. (2020). Determinants of E-government Adoption: Testing the Mediating Effects of Perceived Usefulness and Perceived Ease of Use. *International Journal of Public Administration*, 43(10), 850-865. doi:10.1080/01900692.2019.1660989
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS quarterly*, 319-340.
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: a perceived risk facets perspective. *International Journal of Human-Computer Studies*, 59(4), 451-474.
- Gangl, K., Kirchler, E., Lorenz, C., & Torgler, B. (2015). Wealthy tax non-filers in a developing nation: The roles of taxpayer knowledge, perceived corruption and service orientation in Pakistan. *WU International Taxation Research Paper Series*(2015-26).
- Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European business review*.
- Hardiningsih, P., Januarti, I., Oktaviani, R. M., & Srimindarti, C. (2020). The Determinants of Taxpayer Compliance with Tax Awareness as a Mediation and Education for Moderation. *Jurnal Ilmiah Akuntansi dan Bisnis*, 15(1), 49-60.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the academy of marketing science*, 43(1), 115-135.
- Hult, G. T. M., Hair Jr, J. F., Proksch, D., Sarstedt, M., Pinkwart, A., & Ringle, C. M. (2018). Addressing endogeneity in international marketing applications of partial least squares structural equation modeling. *Journal of International Marketing*, 26(3), 1-21.
- Husain, U. (2020). IMPORTANCE OF TECHNOLOGICAL PREDICTORS TO DEVELOP CONTINUOUS INTENTIONS FOR E-TAX FILING: MEDIATING-MODERATING ROLE OF BEHAVIORAL FACTORS. *International Journal of Management (IJM)*, 11(7), 1289-1303.

- Hussein, R., Mohamed, N., Ahlan, A. R., Mahmud, M., & Aditiawarman, U. (2010). An integrated model on online tax adoption in Malaysia. Paper presented at the European, Mediterranean & Middle Eastern conference on information systems.
- Inasius, F. (2019). Factors Influencing SME Tax Compliance: Evidence from Indonesia. *International Journal of Public Administration*, 42(5), 367-379. doi:10.1080/01900692.2018.1464578
- Ling, L. (2015). The Influence of E-participation as Antecedent on Behavioural Intention to Use Among Sarawak E-filers.
- Maithya, R. N., Abdul, F., & Sang, P. (2020). I-tax adoption determinants and value added tax compliance among large corporate taxpayers in kenya. *International Journal of Economics, Business and Management Research*, 6(4), 1-14.
- Malik, M. S., & Younus, S. (2019). Determinants of Tax-Compliance Behaviour Explored by Slippery Slope Framework and Theory of Planned Behaviour: An Evidence from Small Business Owner. *Journal of Management Sciences*, 6(2), 33-47.
- Malik, M. S., & Younus, S. (2020). Voluntary Tax-compliance Behavior in SMEs; Evidence from Pakistan and Turkey. *Review of Economics and Development Studies*, 6(4), 905-918.
- Newman, W., Mwandambira, N., Charity, M., & Ongayi, W. (2018). Literature review on the impact of tax knowledge on tax compliance among small medium enterprises in a developing country. *International Journal of Entrepreneurship*, 22(4), 1-15.
- Ngotho, J., & Kerongo, F. (2014). Determinants of revenue collection in developing countries: Kenya's tax collection perspective. *Journal of management and business administration*, 1(1).
- Nguyen Tran Hung, Le Hoang Anh, Do Thi Thu Hien, & Hang, V. T. T. (2020). A Studying on Factors Affecting Decision to Use Smart Tourism Applications using extended TAM. *WSEAS TRANSACTIONS on BUSINESS and ECONOMICS*, 17, 288-299. doi:10.37394/23207.2020.17.30
- Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International journal of electronic commerce*, 7(3), 101-134.
- Purba, H. (2020). Effect Of E-Filing System Implementation and Tax Knowledge On Taxpayer Compliance With Account Representative Services As Mediation Variable. *EPRA International Journal of Research and Development*, 5(10), 66-80.
- Qadar, S., Moazzam, A., & Ansari, N. (2016). E-Tax Website Quality: An Evaluation Framework. *Pakistan Journal of Information Management and Libraries*, 16.
- Rahman, M. F., Talukder, M. S., Lanrong, Y., & Khayer, A. (2020). Why do citizens use e-tax system? Extending the technology continuance theory. *International Journal of Research in Business and Social Science* (2147-4478), 9(7), 177-189.
- Rakhmawati, H., & Rusydi, M. K. (2020). Influence of TAM and UTAUT models of the use of e-filing on tax compliance. *International Journal of Research in Business and Social Science* (2147-4478), 9(1), 106-111.
- Rifat, A., Nisha, N., & Iqbal, M. (2019). Predicting e-Tax Service Adoption: Integrating Perceived Risk, Service Quality and TAM. *Journal of Electronic Commerce in Organizations (JECO)*, 17(3), 71-100.
- Saad, N. (2011). Fairness perceptions and compliance behaviour: Taxpayers' judgments in self-

assessment environments.

- Sadness, N., Bananuka, J., Orobias, L., & Opiso, J. (2019). Antecedents of tax compliance of small business enterprises: a developing country perspective. *International Journal of Law and Management*.
- Sijabat, R. (2020). Analysis of e-Government Services: A Study of the Adoption of Electronic Tax Filing in Indonesia. *Jurnal Ilmu Sosial dan Ilmu Politik*, 23(3), 179-197.
- Sungkono, P. S. W. (2020). TAM Towards Leddite Building Mandors In The Use Of E-Filing. *Jurnal Akuntansi*, 24(1), 119-135.
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management science*, 46(2), 186-204.
- Wassermann, M., & Bornman, M. (2020). Tax knowledge for the digital economy. *Journal of Economic and Financial Sciences*, 13(1), 1-11. doi:doi:10.4102/jef.v13i1.461
- Zaidi, S. K. R., Henderson, C. D., & Gupta, G. (2017). The moderating effect of culture on e-filing taxes: evidence from India. *Journal of Accounting in Emerging Economies*.