

EFFECT OF PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE TO E-BILLING USAGE BY TAXPAYERS IN EAST JAVA

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ABSTRACT

This research was conducted by using a quantitative approach, the research focused on testing the hypothesis by means of statistical methods of analysis and produce Conclusions that can be generalized. Sample in this research is the taxpayer in the East Java Regional Office DJP I have ever avail the facility of E-Billing in paying taxes. The samples taken is 100 respondents non-probability sampling method using purposive sampling. The result obtained is variable regression coefficient of 0.333 perceived usefulness and perceived ease of use variable of 0.558 with constant value of 2,340. F test is significant means that the variable perceived usefulness and perceived ease of use of variables simultaneously significant effect on the use of E-Billing. The t-test results for the perceived usefulness Obtained variables t value of 4680 and for variable perceived ease of use of 6805 with a significance level of less than 0:05, the which means variable variable perceived usefulness and perceived ease of use is partially significant effect on the use of E-Billing by Taxpayers. And in this study turns variable perceived ease of use that most Affect the use of E-Billing by the taxpayer in the East Java Regional Office DGT I.

Keywords: E-Billing, Perceived Usefulness, Perceived Ease of Use, The Use of E-Billing

INTRODUCTION

Entrepreneur is a person who does entrepreneurial activities with the excellences in knowing new products, deciding new products, arranging operational management to produce new products, and then marketing and managing its capital operational as well. Thus, entrepreneurship must have the intelligence in reporting their income in terms of tax. Every citizen whose business run in the country is obligated to pay tax and called tax payer.

In the State Budget Amendment (APBN-P) 2015 recorded state revenue target of Rp 1761.6 trillion and tax revenue target sector is Rp 1294.3 trillion or equivalent to 73.59% of the total state revenue. Targeted tax receipts in 2014 amounted to Rp 1072.4 trillion and achievements which amounted to Rp 984.9 trillion won or reached 91.84% of the target set, this means that the target of tax revenue in 2015 grew by 31.41% when compared with the tax revenue in 2014.

Tax collection system adopted in Indonesia is the *Self Assessment System*, which gives authorize to taxpayers to calculate their own, self-reported, and pay the tax. The characteristics of this tax collection system are:

- a. Counting tax returns by the taxpayer;
- b. the taxpayer is active with its own report and pay taxes owed that should be paid;

- c. the government does not need to issue tax assessments at any time except by certain cases such as the taxpayer late reporting or paying taxes are taxes payable or that would have been paid but was not paid.

Payment of taxes is a manifestation of the obligations of the state and the role of the taxpayer directly and jointly implement tax obligations for financing the state and national development. The responsibility for the payment of tax liabilities, as a reflection of the state obligations in the field of taxation are the community members themselves to meet obligations them. The amount of revenue from the tax sector depends on the magnitude of public awareness in paying taxes.

In order to increase public awareness in paying taxes, the Directorate General of Taxation has me doing tax administration reform by utilizing the development of information technology in various aspects of activities. Currently it easier taxpayer compliance with the tax obligations utilizing electronic facilities that have been provided the Directorate General of Taxation. Examples of the facilities granted them registration Taxpayer Identification Number (TIN) can be done *online* with the use of *e-Registration*, Taxpayers can also fill out tax returns by utilizing computer media through applications *e-SPT*, and reported *online* tax return that has been created through the application of *E-Filling*.

Before officially applied nationally as of October 13, 2014 through DGT Regulation No. PER-26 / PJ / 2014, the Directorate General of Taxation has conducted several trials of this system gradually. The first trial was conducted in Bandung area began on 29 December 2011. The table below summarizes the implementation of the pilot phase of the *E-Billing*.

Kanwil D irektorat J enderal P East Java I take charge of one (1) Tax Office (KPP) Associate and twelve (12) Tax Office (KPP) Primary. Based on the data obtained from the DJP East Java I until December 2014, of the total amount of taxpayer, Personal and Treasurer registered in each of the LTO and the status of as many as 372 865 Effective tax payer, only 673 Taxpayers who use *E-Billing* as a means of payment of taxes or just as much as 0.18% of the total Taxpayers effective.

The application of a technology can not be separated from the aspect of user behavior. The success of the information system acceptance is not only determined by how the system can process the information properly, but is also determined by the level of acceptance of the individual against the implementation of the information system. Davis (1989) conducted a study determinant factors of the use of information systems by the user. Davis research results indicate that factors influencing interest in the use of information systems is influenced by the perceived benefits (*perceived usefulness*) and ease of perceived (*perceived ease of use*).

Perceived usefulness is a degree to which a person believes that a particular technology will improve the work performance The (Davis 1989: 320). Taxpayers who think that *E-Billing* would be beneficial for them in paying taxes cause they are interested in using it. The greater the perceived benefits, the greater the intensity of the use of the *E-Billing*. Vice versa would happen if the taxpayer considers *E-Billing* no benefit for him in paying taxes, then that will happen is the taxpayer be unwilling to use *E-Billing*.

Perceived ease of use is the degree to which a person believes that the technology is easy ts to be understood (Davis, 1989: 320). Taxpayers who think that *E-Billing* it is easy to use will encourage them to continue to use the system. The convenience provided by the *E-Billing* Taxpayers will cause delight in using it and override the existing deficiencies in *the E-Billing*. Likewise, the opposite will happen if the taxpayer was a hassle use *E-Billing*, then that will happen taxpayer be reluctant to use it.

Given the still very inadequate number of users of *E-Billing* in the Regional Office of Directorate General of Taxation East Java I, the researchers are interested to know the effect of *perceived usefulness* and *perceived ease of use* to use *E-Billing*? Thus the purpose of research which will dica pie in this research is to analyze the effect of *p erceived u sefulness* to use *E-Billing* by the taxpayer in the East Java Regional Office DJP I;

LITERATURE REVIEW

Tax

According to Rachmat Soemitro (Brotodihardjo, 2003: 6) is a tax dues to the state treasury under the law (which can be imposed) with no lead gets services (contra) directly demonstrated and used to pay for general expenses.

According Soeparman (Brotodihardjo, 2003: 5), the tax is obligatory contribution, in the form of money or goods, levied by the authorities based on legal norms, in order to cover the cost of production of goods and services collectively to achieve common prosperity.

According to Article 1 of Law No. 6 of 1983 as amended by Act No. 28 of 2007, tax is mandatory contributions owed to the state by individuals or entities that are enforceable under the Act, by not getting the rewards directly and used for the purposes of the state for the greatest prosperity of the people.

Tax classification is based on the collection agency in Indonesia can be divided into 2 (two), namely Central Tax and Local Tax. Tax Center is taxes administered by the central government in this case largely managed by the Directorate General of Taxation, Ministry of Finance. While the Local Taxes are taxes that are managed by local governments at both the provincial and district / city.

All administration relating to the tax center, will be held at the Tax Office (KPP) or Regional Office of Directorate General of Taxation as well as in the Office of Directorate General of Taxation. For administrating related to local taxes, will be held at the Regional Revenue Office or the Regional Tax Office or the like which is supervised by the Office of Local Government Local.

Taxpayer

Taxpayers within the meaning of the Act KUP Article 1 stated that the taxpayer is an individual or entity, including taxpayers, cutting taxes, and the tax collectors who have rights and tax obligations in accordance with the provisions of tax legislation. Entity is a group of people and / or capital as a union, whether that conduct business covers a limited liability company, limited partnership, other company, state-owned enterprises, or locally-owned enterprises under the name and in any form, firm, partnership, cooperative, pension funds , partnerships, associations, foundations, mass organizations, social organizations, political, or other organizations, institutions and other bodies including investment contracts and permanent establishment.

Tax Collection System

Applicable tax collection system include:

1. Official Assessment System

That is a tax collection system that gives authority to the government (tax authorities) to determine the amount of tax payable by the taxpayer. Characteristics as follows: The authority to determine the amount of tax to be in the government; The taxpayer is passive, and Tax debt arose after the government decree

2. Self Assessment System

That is a tax collection system that gives authority to the taxpayer to decide for themselves the amount of tax payable. So it has the characteristics: Determining the amount of the tax authority in the taxpayer; Taxpayers who are active, ranging from counting, deposit and reporting of tax payable; The tax authorities are only watching.

3. With Holding System

Namely the tax collection system that gives authority to a third party (not the taxpayer nor the tax authorities concerned) to determine the amount of tax payable by the taxpayer. Tax collection system prevailing in Indonesia, namely the system *Self Assessment* so that the taxpayer should perform tax obligations such as calculating, paying and reporting taxes owed.

Tax Reporting

After payment of tax, taxpayers are required to report accounting and / or tax payments by means of the Notice (SPT). In accordance with Article 1 of Law General Provisions and Tax Procedures stated that the definition of Tax (SPT) is a letter by the taxpayer is used to report the calculation and / or payment of taxes, taxes and / or non-taxable income and / or assets and obligations in accordance with the provisions of tax legislation.

Tax (SPT) has a function as a means for taxpayers to report and account for calculating the amount of tax actually payable. In addition Notification function to report good payment or repayment of tax made by the taxpayer itself or through a cutting mechanism and collection performed by the cutter / collector, reported assets and liabilities, and the payment of the cutter or the collector of cuts and tax collection has been do. Tax reporting submitted to the Tax Office (KPP) where the taxpayer is registered.

E-Billing

Electronic tax payment system (*E -Billing*) is a series of processes that includes the registration of participants billing, coding billing, payment based on code billing, and reconciliation billing State Revenue Module system. With the *E-Billing* then the taxpayer could make tax payments through ATM, Bank Teller / Pos or *internet banking* without making the Tax Payment (SSP) manually, simply by submitting the tax funds and Billing code. Stages in the *E-Billing* including the following:

- 1. Participant registration Billing**
- 2. Making the Billing Code**

Display on websites <http://sse.pajak.go.id> to the stage of making Billing code are as attached. Billing code is valid within 48 (forty eight) hours from the issuance, and thereafter is automatically deleted from the system and can not be used anymore. Taxpayers can make it back if it has been deleted Billing code s i stem. Billing code is valid until the maturity of the payment of taxes, and can not be used after a period of time in question. If there are differences in the data between electronic data with the printout, the guiding is the data contained in the electronic data which is in the Ministry of Finance.

- 3. Electronic Tax Payments based Billing Codes**

Payment based on code *Billing* can be carried out as follows:

1. through *Over The Counter*;
2. via ATM;
3. through *Internet Banking*.

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) was developed to describes the behavior of computer use. Model TAM developed by Davis FD (1989) is one model. The most widely used in the study of information technology, behavior accounting, and psychology. According to Gefen (2002) in Ainurrofiq (2007), to date TAM is the most widely used models in predicting acceptance of information technology. The purpose of this model for describes the main factors of IT user behavior against acceptance of the use of IT itself. TAM model in more detail TI explains reception with certain dimensions that can easily affect IT receipt by the user.

Technology Acceptance Model (TAM) defines two perceptions of users of the technology who have an impact on their acceptance. TAM emphasis on user perceptions of "how usability system for me "and" whether the system is as easy to use "is two strong factors influencing the acceptance of the technology and is fundamental determinant in user acceptance. This model put the factor of attitude and behavior of each user with two variables: usefulness (*usefulness*) and ease of use (*ease of use*). Ease of use and expediency are two

characteristics studied in depth because it is the main thing in *Technology Acceptance Model* (TAM). Thus it can be understood reaction and IT user perceptions will affect his attitude in acceptance of the use of IT, which is one of the factors that may affect is the perception of users on usefulness and ease of use of IT as an act that is reasonable in the context of the use of IT, thus the reason a person in view of the benefits and convenience the use of IT to make the actions the person may receive the use of IT (Azizul, 2002).

Both TAM model variables that usefulness and *ease of use* can explain the behavioral aspects users (Igbaria.et.al, 1997) in Istianingsih and Setyo (2007). The conclusion is TAM model can explain that the user will determine the perception of his attitude in the acceptance of the use of information technology. TAM real original states that acceptance The user is determined by two factors, namely the *perceived usefulness* and perceived of use. This model more clearly illustrate that acceptance of the use of information technology is influenced by the usefulness and ease of use.

Perceived Usefulness

Perceived usefulness is the degree to which a person is convinced using a system that will improve its performance (Davis, 1989). The usefulness of the system for users with regard to productivity and effectiveness of the system of uses in task thorough. According to Chin, and Todd (1995) may benefit divided into two categories, namely (1) usefulness with estimation of the factors, and (2) benefit with an estimated two factors (usefulness and effectiveness). Benefits to estimation of the dimensions of the factors include: a. Makes the work easier; b. Helpful; c. Adding productivity; d. Enhance the effectiveness; e. Develop job performance In the context of the *E-Billing* in this study, usefulness (*Usefulness*) is defined as how much benefit *E-Billing* for taxpayers in doing tax payments. Therefore, the amount of benefits gained influence taxpayer behavior in using the system. The indicators used in this study include (1) to make the job easier (2) The benefits of the system, (3) Increases productivity, (4) Enhance effectiveness.

Perceived Ease of Use

An information system can be said if the quality of the system designed to meet user satisfaction through ease of using the information system. The Ease of use (*Perceived Ease of Use*) is the degree to which a person believes that the technology is easy to be understood. Davis (1989) revealed that the perceived ease is the degree to which a person believes that the use of a particular system can make the people free from the business (*free of effort*). Free from businesses that means is that when someone is using the system, it just takes a little while to learn the system because the system is simple, uncomplicated, and easy conceived, already known (*familiar*). Venkatesh and Dav is (2000: 201) divides the ease of use into the following dimensions: a. Individual interaction with the system is clear and easy to understand / understood; b. Does not take much effort to interact with the system.; C. The system is easy to use; d. Easy to operate the system according to what people want do (flexible).

Based on the above understanding, ease of use a belief or judgment that *E-Billing* which will be used not bother when will use and easy to understand. When someone judging and believing that an information system is easy to use and he will use it. Conversely when one assesses and believes that an information system is not easy to use then he will not be use it. So that the indicators used in this study include (1) flexibility, (2) easy to understand, (3) Easy to use, and (4) Easy to interact.

The use of E-Billing

Use of the system is the proper behavior to measure the success of an information system which is implemented by an organization (Seddon and Kiew, 1994). This shows the use of information

systems decision to use the information system by the user in completing user task (Davis, 1989). According to Seddon (1997), the use of the system widely used to measure the success of an information system. Variable use of the system (*use*) are usually used to measure whether the functions of an information system as a whole can be used for special purposes. It is associated with the specific purpose of *E-Billing* that can be used for *online* tax payment means and *realtime*.

The use of *E-Billing* is a process in which Taxpayers invite using this system to make tax payments *online*. *E-Billing* was created with the aim of giving the advantage and convenience to the parties Directorate General of Taxation and Taxpayers take in paying taxes. With the *E-Billing* Taxpayers invite benefit is efficiency and effectiveness in the process of tax payment without the need worrying operational work hours Bank or Post Office because Taxpayers can invite use *E-Billing* without the need to come to the Bank or Post Office. Measurements such use based on frequency of use. The intensity or frequency of the use of *E-Billing* is a measure how often taxpayers make tax payments using *E-Billing*. Taxpayers invite intensity in using the *E-Billing* depending on the comfort they feel after use the system. Based on the review of the above indicators that can be used in measuring the frequency of use of the system is the use of *E-Billing* systems.

Based on a review of existing theories, it can be formulated hypothesis is *Perceived usefulness* and *Perceived Ease of Use* together give a significant effect on the use of *E-Billing* by the taxpayer in the East Java Regional Office DJP I

RESEARCH METHODS

This study examined the effect of *Perceived Usefulness* (X_1) and the *Perceived Ease of Use* (X_2) as the independent variable on the use of *E-Billing* (Y) as the dependent variable by the taxpayer in the Regional Office of Directorate General of Taxation East Java I and it was determined the number of samples taken in this study was 100 samples.

***Perceived Usefulness* (X1)** is a degree to which a person believes that the use of a particular technology will increase the person's work performance. To measure the variables *Perceived Usefulness* using a 5-point Likert scale (*5-point Likert scale*): from strongly agree to strongly disagree.

Types of questions used in research on *Perceived Usefulness* include:

- 1) I feel for *E-Billing* can facilitate the payment of taxes
- 2) I feel the use *E-Billing* can reduce errors in tax payments
- 3) I feel for *E-Billing* my job easier
- 4) I felt the service *E-Billing* increase my productivity
- 5) I feel for *E-Billing* makes my job more effectively and efficiently
- 6) I feel overall *E-Billing* useful for me

Perceived Ease of Use is a degree to which a person believes that using a particular system can make the person is free from effort. Free of effort means just need a little time to learn because the system is simple, uncomplicated and easily understood. Types of questions used in research on perceptions of the ease of which:

- 1) I feel the tax payment system through the *E-Billing* is easy to learn
- 2) I feel the tax payment system through the *E-Billing* is easy to use and flexible to suit my needs
- 3) I feel instruction in the payment system *E-Billing* is easy to be understood and implemented
- 4) I feel rarely experienced confusion in use *E-Billing* and does not require great effort to be able to interact with the *E-Billing*
- 5) I was stuffing the system *E-Billing* easily repaired in the event of a data input error
- 6) *E-Billing* is not a complicated system

The dependent variable is the use of *E-Billing* (Y) measured by:

- 1) Their *E-Billing* is a very good idea
- 2) I always use *E-Billing* in tax payments
- 3) For the future, I will always use *E-Billing* in tax payments
- 4) I feel *E-Billing* is a priority to be used in the payment of taxes because it helps my job
- 5) I would like to recommend my friends and relatives to use *E-Billing*
- 6) Overall the *E-Billing* useful and easy to use.

ANALYSIS OF RESULTS AND DISCUSSION

The data obtained during the study in the Regional Office of Directorate General of Taxation East Java I were in charge of one (1) KPP Madya and 12 (twelve) STO is described in Table 1. Data obtained among others, Effective Tax Payers and Tax Payers Using the facilities *E-Billing* in paying taxes.

Table 1. Comparison of Taxpayers who use *E-Billing* in KPP Environment Regional Office in East Java I DGT

No.	Work unit	Effective Tax Payers	Number of Users <i>E-Billing</i>	%
1	STO Surabaya Sukomanunggal	49 835	76	0.15%
2	STO Surabaya Krembangan	13 016	33	0.25%
3	STO Surabaya Gubeng	41 750	59	0.14%
4	STO Surabaya Tegalsari	13 575	21	0.15%
5	STO Surabaya Wonocolo	52 967	138	0.26%
6	STO Surabaya Tile	10 982	24	0.22%
7	STO Surabaya Customs Cantikan	10 076	29	0.29%
8	STO Surabaya Sawahan	38 872	44	0.11%
9	STO Surabaya Rungkut	37 410	61	0.16%
10	STO Surabaya Simokerto	19 265	12	0.06%
11	STO Karangpilang	31 674	76	0.24%
12	STO Mulyorejo	52 657	61	0.12%
13	KPP Madya Surabaya	786	39	4.96%
Total number		372 865	673	0.18%

Source: DJP East Java I, prepared in 2015

Based on the data in the table above, the amount Taxpayers who use the facility *E-Billing* as much as 673 Taxpayers or just 0.18% of the total amount of taxpayer. It indicates that the amount Taxpayers who use the facility *E-Billing* is still very minimal. Based on data from 100 respondents who use applications *E-Billing*, obtained through a list of questions about the type of condition respondent taxpayer, gender, age, education last, and earning a good year for the

taxpayer as well as the individual taxpayer. Classification is done against the respondents in this study aims to determine clearly the picture of the respondents as the research object.

Taxpayers types of research respondents of the 100 respondents surveyed, the amount of taxpayer respondents are 68 taxpayer or as much as 68% and the number of individual taxpayer number of 32 people or 32% of total respondents. Most respondents are of the taxpayer. In filling out the questionnaire for the taxpayer was represented by employees who manage the affairs of the Agency taxation WP. The gender of the respondents indicated that most respondents were male gender for 62% of the total number of respondents. While the amount of some 38% of female respondents who have a range of ages between 26 to 35 years a number of 43 people or 43% of the total number of respondents. Respondents aged 18 to 25 years some 21%, of respondents aged 36 up to 45 years and some 28% of respondents aged 46 to 55 years a number of 8%. No respondents aged over 56 years.

Educational background affects the way a person thinks and acts in life and in making decisions including the decision to use the application *E-Billing* in paying taxes. respondents who have a high school education background / equivalent number of 48 or 48% of the total number of respondents, educational background Diploma some 17 people, or 17%, undergraduate education background were 34 people or 34%, and post-graduate number 1 person or 1%. The highest number of respondents came from the education level of high school / equivalent.

A number of 58 people or 58% and the number of 10 taxpayer has income above 4.8 billion. For the individual taxpayer is largely WP who have income below 60 million per year that a number of 28 people or 28% WP OP while the number of respondents who have an income between 60 million to 100 million number 2 or 2% is equal to the number of respondents WP OP who have income above 100 million.

Validity of Test Results

Validity test used to measure whether or not a questionnaire valid. Validity test will test each variable used in this study, where the overall research variable contains 18 questions to be answered by the respondent. The instruments used in the test validity is Pearson Correlation with a significance level of 5%. If the calculation results of significance of less than 0.05, the questionnaire is valid, and if the results of the calculation of significance is greater than 0.05 then the questionnaire declared invalid. The validity of the test results by using SPSS version 20 that all questions used in kuesinoer declared invalid because of all the items have questions Pearson correlation with the significance level of 0.000 (less than 0.05), so there is no question that deleted items and all items of questions can be used the overall model testing.

Reliability Test Results

Test Reliability is only performed on the data is valid. In this study, an instrument measuring menggunakan reliability coefficient *Cronbach's Alpha*. Instrumen said to be reliable if the coefficient *Cronbach's Alpha* ≥ 0.6 . By using SPSS version 20 Reliability Test results obtained bahwa coefficient *Cronbach's Alpha* for all variables be sar more than 0.6 so that it can be concluded that a reliable instrument which is used as a measuring tool, or it indicates that all variables used in This study revealed reliable or consistent.

There are no problems in normality test, multicollinearity test, and heteroscedasticity test, thus, the assumptions of normality, multicollinearity and heteroscedasticity in the regression model can be met from this model as follows:

$$Y = 2.340 + 0.333 X_1 + 0.558 X_2$$

From the above regression equation explains that the constant (a) is generated at 2,340 m enunjukkan the value of Y (use *E-Billing*) o leh Taxpayersinvite. If *Perceived Usefulness* (X_1) and the *Perceived Ease of Use* (X_2) is zero, then the use of *E-Billing* will increase by 2,340 units or the value of a variable use of the *E-Billing* (Y) is always constant or fixed at 2.340

without the influence of variables free *Perceived Usefulness* (X_1) and *the Perceived Ease of Use* (X_2).

The regression coefficient on the variable *Perceived Usefulness* (b1) of 0.333 menunjukkan each increase of one unit of *Perceived Usefulness* will increase the use of *E-Billing* by Taxpayers amounting to 0.333 units with variable assumptions *Perceived Ease of Use* is zero. Positive values (+) on *Perceived Usefulness* means that the higher *the Perceived Usefulness* then use *E-Billing* by the taxpayer will also increase. The regression coefficient on the variable *Perceived Ease of Use* (b2) of 0.558 indicates that every increase of one unit *Perceived Ease of Use* will increase the use of *E-Billing* taxpayer amounting to 0.558 units with variable assumptions *Perceived Usefulness* is zero. Positive values (+) in the variable *Perceived Ease of Use* means that the higher *the Perceived Ease of Use*, the use of *E-Billing* Taxpayers will also increase. Test Results The coefficient of determination (R^2) was obtained at 0.686. This means variable use *E-Billing* by the taxpayer can be explained by *the Perceived usefulness* and *Perceived Ease of Use* by 68.6% and 31.4% the rest is influenced by other variables outside the model.

CONCLUSION

This study proves that the *Perceived Usefulness* (perceived benefit) and *Perceived Ease of Use* (ease perceived) has a significant influence on the use of *E-Billing*. Therefore, the Directorate General of Taxation, especially in East Java Regional Office DJP I be more active in disseminating information and promoting the facilities *E-Billing* so that more Taxpayers who use these facilities as a means to make tax payments, given the current number of users facilities *E-Billing* is still very low

RECOMMENDATION

For future research in order to expand the scope of the respondents either of the coverage area or the type of taxpayer, the research that has been done only includes respondents taxpayer and there has been no responde Individual Taxpayer n Treasurer add other variables such as the satisfaction of the use of *E-Billing* so that it can be seen how the influence of other variables in determining the level of use *E-Billing* ;

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