

Adoption Indonesian People to Use DJP Online Make Tax Payment Easier

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Abstract:

There are indications of increasing new credit disbursement by banks in February 2023 compared to the previous month. Asosiasi Perusahaan Pembiayaan Indonesia (APPI) said that the figure for financing (credit) in Indonesia until August 2022 reached IDR 450 trillion. This number grew above 8 percent compared to last year. PT. Bank DJP Online ("DJP Online") was established and started to carry out business activities after obtaining a Sharia operating license from Bank Indonesia based on BI Governor Decree No. 12/13/KEP.GBI/DpG/2010 dated 2 March 2009 and then officially operated as an Islamic bank on Monday, 5 April 2010. A research study was conducted in Surabaya, with 100 DJP Online customers serving as the sample of respondents. Using the snowball method, the respondents were selected based on the traits of other respondents. Based on the data analysis, five hypotheses were supported.

Keywords: Access Convenience, Search Convenience, Evaluation Convenience, Possession Convenience, DJP Online Adoption Intention, DJP Online Adoption

1. Introduction

The Minister of Finance (Menkeu) Sri Mulyani Indrawati said that tax revenues until February 2023 were still very strong with the realization of IDR 279.98 trillion or 16.3 percent of the 2023 State Budget target, growing 40.35 percent. This amount came from non-oil and gas PPh of IDR 137.09 trillion, VAT and PPnBM of IDR 128.27 trillion, PBB and other taxes of IDR 1.95 trillion, and Oil and Gas PPh of IDR 12.67 trillion. The excellent performance of tax revenues in the first two months of 2023 was influenced by commodity prices which were still higher than January-February 2022, economic activity which continued to improve, and the impact of the implementation of the Law on Harmonization of Tax Regulations (HPP). "These three are those that provide excellent tax revenue growth. Of course, we remain vigilant even though up to February it was very good because earlier the world situation was not in a stable and good condition. So we have to be vigilant," said the Minister of Finance, quoted from the Ministry of Finance's website, Thursday (16/03/2023). Net Growth for Tax Types is dominantly positive. PPh 21 is still strong, supported by utilization and labor wages which shows the company's ability to provide additional income to its workers with revenue growth of 21.4 percent. PPh OP increased 22.3 percent due to payment of Annual PPh (<https://setkab.go.id>).

Corporate income tax grew 33.8 percent supported by high growth in mass deposits, especially financial services and insurance. Domestic VAT grew well in line with the increase in domestic consumption and

the implementation of the HPP Law. Meanwhile, Final PPh contracted in February due to last year's Voluntary Disclosure Program policy which did not repeat this year, and PPh 22 and import VAT slowed in February in line with decreased import activity compared to January. In addition, net growth for all major sectors also grew positively. The manufacturing industry sector grew with the largest contribution from the motor vehicle industry and petroleum refining. The trade sector grew with the largest contribution from trade in machinery, equipment and other equipment. The financial services sector grew strongly driven by rising interest rates and bank lending. The mining sector performed well because commodity prices, especially coal, were maintained. The construction and real estate sector experienced a high growth spike of 37.5 percent which illustrates activities that have the greatest multiplier effect in terms of job creation. The transportation and warehousing sector, with community activities starting to stretch, saw a very high spike reaching 60.5 percent. "So this is a sector that was hit by a scarring effect, now it is recovering remarkably," he concluded (<https://setkab.go.id>).



Figure 1. Tax Target and Realization (2007-2021)

Source: <https://lokadata.beritagar.id>

In Indonesia, the agency responsible for managing taxes is known as Direktorat Jenderal Pajak (DJP). Direktorat Jenderal Pajak is an echelon I unit under the Ministry of Finance which has the task of formulating and implementing policies and technical standardization in the field of taxation. The scope of the taxation sector managed by Direktorat Jenderal Pajak includes the administration of central tax collection or collection. In carrying out this task, DJP carries out the following functions:

- formulation of policies in the field of taxation
- implementation of policies in the field of taxation
- preparation of norms, standards, procedures and criteria in the field of taxation
- provision of technical guidance and evaluation in the field of taxation
- implementation of DJP administration

In its efforts to make tax payments consistent at all times, DJP always makes it easy for taxpayers to pay taxes by presenting DJP Online. Before the DJP Online website can be used by taxpayers, the government provides tax applications both for reporting taxes and accessing the billing system at a separate website address. However, since the State Revenue Module Generation 2 (MPNG2) was launched, the Directorate General of Taxes has integrated all tax applications, both e-Filing and e-Billing, into the DJP Online website. This website was launched in 2014, the same year the government's e-Filing service was launched. Whereas now, government-owned tax application sites such as sse.pajak and e-Filing.pajak can

no longer be accessed because they have been deactivated and merged into one entity via the djponline.pajak.go.id website. Then, in 2016 the Directorate General of Taxes built a Tax SSE Version 3 as an alternative if the SSE Tax Version 2 e-Billing service at DJP Online experiences an error.

Based on the foregoing description, this study will discuss the factors that affect the adoption of DJP Online in Surabaya. The DJP Online in Surabaya will be evaluated to see if Access Convenience, Search Convenience, Evaluation Convenience, and Possession Convenience have a positive impact on the DJP Online Adoption Intention. Any factors that have an impact on DJP Online Adoption will also be noted.

2. LITERATURE REVIEW

2.1. Access Convenience

According to Jiang (Jiang, Yang & Jun, 2013), access convenience is the convenience of consumers when they can access applications/websites without having to go to a physical store and can do it anywhere or anytime. The same understanding was also expressed by Dixon (Dixon, 2010) that access convenience is the activity of reducing customer time and effort spending during the acquisition and consumption of services to increase perceptions of quality and customer satisfaction. Also stated by Berry et al (Berry, Seiders & Grewal, 2002), that access convenience is the consumer's perception of cost, time and effort to initiate service delivery. This includes actions that customers must take to order or request services. According to Seiders, access convenience has the meaning of the speed and ease with which consumers can reach a retailer (Seiders, Voss, Godfrey & Grewal, 2007). But in the online environment concept, consumers can take advantage of online service access anywhere. Therefore, the accessibility of retail websites can be considered as an accessible dimension of online convenience.

H1: Procedural Quality is significantly impacted by Overall Perceived Quality.

2.2. Search Convenience

According to Beauchamp and Ponder (Bednarz and Ponder, 2010), search convenience refers to the speed and convenience that consumers want to buy and choose the products they buy. In the context of online retail, it can be interpreted as having good application/website navigation, adequate information, and having extensive services for its users. Then, according to Wang (Wang, Lin, Tai & Fan, 2016), search convenience can be interpreted as an advantage in terms of the availability of information obtained with a short time and effort in searching for information. Because it only takes a short time to search for information, online interfaces allow consumers to access large amounts of information in one place, which reduces the monetary costs, effort, and time associated with searching information and improves the consumer's search experience (Verhoef, Neslin & Vroomen, 2007). Huang et al., 2009 also supports the statement that search convenience is an action taken by consumers to obtain information with just a few clicks. According to Jiang et al (Jiang, Yang & Jun, 2013), search convenience is a measure of how online customers can research products and compare costs without physically visiting multiple locations to find the product they want.

H2: Infrastructure Quality is significantly impacted by Overall Perceived Quality.

2.3. Evaluation Convenience

According to Jiang et al., (Jiang, Yang & Jun, 2013), evaluation convenience is the availability of detailed

but easy-to-understand product descriptions using presentation features such as text, graphics, and videos, on the company's website. According to Alicia et al., (Izquierdo-Yusta, Martínez-Ruiz & Álvarez-Herranz, 2014) evaluation convenience or also known as decision convenience is the convenience of choice related to consumer perceptions about the time and effort involved in making choice decisions about products. competing alternatives. According to Litan and Rivlin (Litan & Rivlin, 2001), an evaluation of convenience can increase consumer convenience and choice. In the context of banking services, consumers/customers can compare or seek prior information regarding the suitability of the product they wish to use (Duarte, Costa e Silva & Ferreira, 2018). According to Seiders, evaluation convenience is the degree of avoidance of time and effort to decide to shop at a retailer. The availability and quality of information about a product and its competitors will determine the convenience of consumer decisions (Seiders, Voss, Godfrey & Grewal, 2007).

H3: Interactional Quality is significantly impacted by Overall Perceived Quality.

2.4. Possession Convenience

According to Seiders et al., (Seiders, Voss, Godfrey & Grewal, 2007) possession convenience refers to the speed and convenience that consumers can use to obtain the desired product. According to Jiang et al., (Jiang, Yang & Jun, 2013) possession convenience is a dimension related to consumer perceptions of the time and effort spent to have what they want. Sometimes consumers want to get goods in a relatively short time and cannot wait a long time to get these products (Barbopoulos and Johansson, 2016). According to Park and Kim (Park & Kim, 2003), possession convenience is the act of consumers who want fast transactions and convenience in owning a product. The same thing was also expressed by Aw (Aw, 2019), that possession convenience is a consumer action to expect fast ownership of a product, with the thought that instant product delivery can reduce uncertainty about product ownership and fear of delays in product delivery.

H4: Personnel Quality is significantly impacted by Overall Perceived Quality.

2.5. DJP Online Adoption Intention

Adoption intention according to Shakar and Datta has the meaning that there is an intention from consumers to use mobile applications in the future because they think mobile applications can simplify and fulfill their banking needs (Shankar & Datta, 2018). This was also expressed by Thakur and Srivastava, m-banking intention adoption is an act of consumers/customers to consider the products/services provided that these products must be useful and easy to use (Thakur & Srivastava, 2013). Intention adoption can also be interpreted as consumer behavior that adopts mobile applications because it saves more time to access and carry out financial transactions (Lee, 2015). According to Abbas and Hamdy, adoption intention is a method of doing business and using mobile application services from the same company rather than switching to another department (Abbas & Hamdy, 2015). According to Oliver, intention adoption is a consumer behavior that is satisfied will form an intention to reuse the product provided while consumers who feel dissatisfied will stop using the next one (Revels, Tojib & Tsarenko, 2010).

H4: Overall Perceived Quality is significantly impacted by Satisfaction.

2.6. DJP Online Adoption

According to Amit and Bikramjit (Shankar & Rishi, 2020), adoption is an attitude that is influenced by

consumers/customers in making decisions to use mobile applications which are felt to provide effectiveness and a wide range of transactions. According to Tam and Oliveira, adoption is equipment-centric customer behavior (focusing on equipment; such as gadgets) that makes it easier for customers to carry out banking activities only through mobile devices (Tam & Oliveira, 2017). The existence of a mobile application as an added value for traditional banking channels can save costs for consumers and bankers (Laukkanen, 2016). According to Al Khasawneh (Al Khasawneh, 2015), adoption is a consumer behavior that considers mobile applications to make it easier for them to carry out financial transaction activities without any time limits via the internet with mobile devices such as smartphones. According to Shaikh and Karjaluto, adoption is a consumer behavior that decides to use a mobile application as a transaction tool because of its effectiveness and easy access (Shaikh & Karjaluto, 2015). Adoption also means that consumers decide to use m-banking because it can improve their work performance without having to take a long time to make transactions (Alalwan, Dwivedi, Rana & Williams, 2016).

3. RESEARCH ISSUES AND METHODOLOGY

3.1 Research Issues

The users of the DJP Online in Surabaya are the study's population, and this research uses a quantitative technique. Non-probability sampling is the sampling method used, and a questionnaire serves as the main instrument for data collection. The individuals who will help distribute and complete questionnaires will be chosen using the "snowball sampling" technique. The study covers 100 clients of the DJP Online in Surabaya as its respondents based on the characteristics of the respondents. The research methodology is presented below:

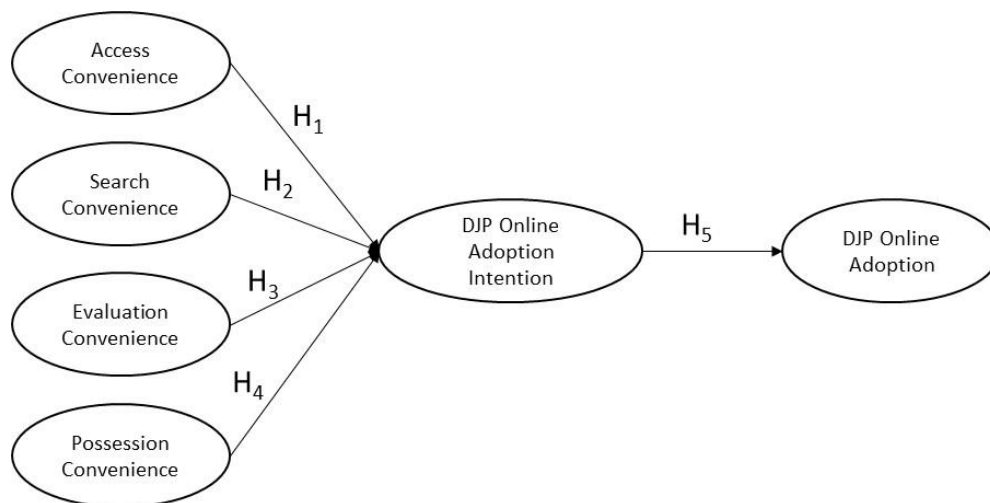


Figure 2. Research Model

3.2 Research Methodology

In research and statistics, sampling is a frequent method for learning about a population by looking at a sample of that group (Kabir, 2016). The size of the sample is decided based on statistical calculations to ensure an accurate representation, and samples are often picked at random to ensure that they are representative of the wider population. It is crucial to remember that if the sample is not accurately

representative of the population, sampling techniques may add biases to the results. For instance, if a researcher only chooses volunteers from a particular social class or geographic area, the findings might not fairly represent the entire community. To guarantee that the results are accurate and reliable, great thought must be given to the sampling technique employed in every research project (Leavy, 2017).

For this study, non-probability sampling was employed as the sampling technique. The snowball sampling method was used, which allowed the author to choose respondents who would complete the questionnaire in order to collect data. The characteristics of the respondents in this study are as follows:

- Male and female
- Aged 18-60 years
- Made at least one transaction at DJP Online in the past year
- Reside in Surabaya

In analyzing the data, the SPSS 22.0 software package's simple regression and multiple linear regression data processing models were used. The study's model and hypothesis were first examined using a simple regression technique, which allowed researchers to test the direct effects of the intervening variable on the dependent variable, as well as the direct effects of the intervening variable on the dependent variable that was created from multiple indicators.

Second, multiple regression approaches were used to assess the individual effects of each independent variable on the dependent variable, which was made up of multiple indicators, as well as the combined influence of the independent and dependent variables. Before data processing, validity and reliability checks, as well as conventional assumption tests, were carried out.

The validity testing approach utilized in this study is bivariate Pearson (Pearson Product Moment Correlation). A bivariate Pearson analysis compares each item's score with the total score. The data is considered valid if the r_{count} exceeds r_{table} and has a positive value (Sunyoto, 2011). According to Hair et al. (2006), a reliability test examines the consistency of different measurements of a variable. The dependability of a notion in research can be evaluated in various ways, such as Cronbach's alpha. The lowest Cronbach's alpha value, according to Hair et al. (2006), is 0.6.

4. FINDINGS AND DISCUSSION

4.1. Findings

Multiple regression was used in this study to examine the correlations between variables. SPSS 22.0 was the statistical analysis tool utilized to approach the problem formulation. Upon receiving the completed questionnaires, a descriptive statistical analysis was conducted. Figure 4 illustrates that the respondents who completed the questionnaires were primarily male, as the male in Indonesia is the head of the family and has an obligation to do tax reports for his household. In the tax regulations in Indonesia, for people who are married, the obligation to report taxes can be done by the husband. The survey participants were customers of DJP Online who resided in the Surabaya region and had used the service. The data processing of all questionnaires utilized responses from 100 respondents. The results indicate that the responses are visible.

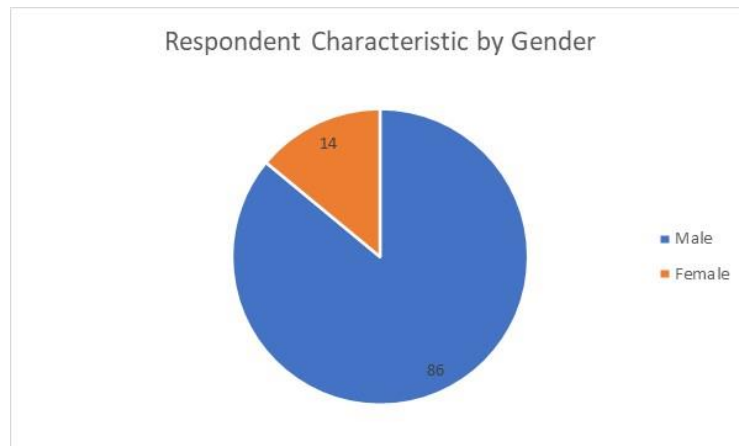


Figure 4. Respondent Characteristic by Gender

Source: own calculation

The findings in Figure 5 reveal that respondents are predominantly aged between 18 and 35 years, with 51 respondents falling within this age bracket, followed by 49 respondents in the 36-50 age group. This suggests that the majority of responders belong to the age segments of Generation Y and Z.

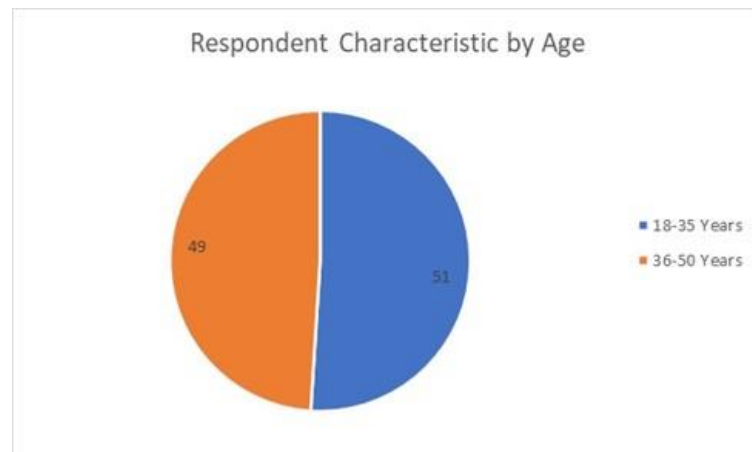


Figure 5. Respondent Characteristic by Age

Source: own calculation

4.1.1. Validity Test

Table 1 is a data validity that indicates that all indicators used to measure each variable are valid, as each item's factor loading value is greater than the critical value of 0.160.

Table 1. Validity Test

Indicator	FL	Indicator	FL	Indicator	FL	Indicator	FL	Indicator	FL	Indicator	FL
Procedural Quality		Infrastructure Quality		Interactional Quality		Personnel Quality		Overall Perceived Quality		Satisfaction	
AC1	.442	SC1	.647	EC1	.565	PC1	.712	AI1	.645	AD1	.564
AC2	.686	SC2	.721	EC2	.734	PC2	.624	AI2	.742	AD2	.638
AC3	.554	SC3	.734	EC3	.678	PC3	.794	AI3	.676	AD3	.774

Source: own calculation

4.1.2 Reliability Test

The reliability test's outcomes are as follows.:

Table 2. Reliability Test

Variable	Cronbach's Alpha Based on Standardized Items
Access Convenience	.853
Search Convenience	.741
Evaluation Convenience	.841
Possession Convenience	.786

DJP Online Adoption Intention	.826
DJP Online Adoption	.847

Source: own calculation

As shown in Table 2, all of the Cronbach alpha regression values in this study are higher than 0.60. This indicates that the statements used to create these variables are consistent and dependable and can be used for additional analysis.

Results of Multiple Regression (Access Convenience, Search Convenience, Evaluation Convenience, and Possession Convenience to DJP Online Adoption Intention)

The multiple regression findings are as follows:

Table 3. Coefficient Regression Model 1

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.167	.319		-1.297	.547
	AC	.788	.051	.817	4.324	.000
	SC	.732	.041	.754	4.125	.000
	EC	.716	.027	.732	3.471	.000
	PC	.661	.045	.641	3.944	.000
a. Dependent Variable: AI						

Source: own calculation

From Table 3, the regression equation can be written as follows:

$$AI = b_1AC + b_2SC + b_3EC + b_4PC$$

$$AI = 0.817AC + 0.754SC + 0.732EC + 0.641PC$$

Based on Table 3, all the independent variables have a positive influence on DJP Online Adoption Intention. Access Convenience and Search Convenience has the greatest regression coefficient compared to other variables, which is 0.817 and 0.754. Therefore, Access Convenience and Search Convenience are the most influential in DJP Online Adoption Intention. On the other side, Possession Convenience has the smallest effect on DJP Online Adoption Intention, which is 0.641.

Results of Simple Regression (DJP Online Adoption Intention to DJP Online Adoption). The result of simple regression findings is as follows:

Table 4. Coefficient Regression Model 2

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.174	.415		-1.341	.367
	AI	.721	.040	.776	4.347	.000

a. Dependent Variable: AD

Source: own calculation

From Table 4, the regression equation can be written as follows:

$$AD = b_5 AI$$

$$AD = 0.776 AI$$

Based on Table 4, DJP Online Adoption Intention has a positive influence on DJP Online Adoption. In this research, DJP Online Adoption Intention has the highest regression coefficient which is 0.679.

F-test:-

The calculations using SPSS reveal that the significance of the F-test value in the model is 0.000, which demonstrates that the independent variables have a substantial combined effect on the dependent variable.

Table 5. Result of F-test 1

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44.219	4	18.172	75.379	.000b
	Residual	46.324	194	.167		
	Total	90.540	197			
a. Dependent Variable: AI						
b. Predictors: (Constant), AC, SC, EC, PC						
Source: own calculation						

Source: own calculation

Table 6. Result of F-test 2

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	76.284	1	38.426	229.425	.000b

	n					
	Residual	46.368	193	.174		
	Total	122.652	196			
a. Dependent Variable: AD						
b. Predictors: (Constant), AI						
Source: own calculation						

Source: own calculation

t-test:-

A t-test has already been conducted for Access Convenience, Search Convenience, Evaluation Convenience, and Possession Convenience related to DJP Online Adoption Intention and DJP Online Adoption. The purpose of this t-test was to examine whether the independent factors of Access Convenience, Search Convenience, Evaluation Convenience, and Possession Convenience significantly influence the dependent variable, which is DJP Online Adoption Intention and DJP Online Adoption. If the t-test value is less than 0.05, the partial influence on the variable is considered significant. According to Tables 5 and 6, each independent variable significantly affects DJP Online Adoption Intention and DJP Online Adoption.

4.2. Discussion

Based on the information provided, it appears that the research study found evidence to support all five of the hypotheses mentioned. Specifically, the study found that Access Convenience, Search Convenience, Evaluation Convenience, Possession Convenience, and DJP Online Adoption Intention all had a positive and significant impact on DJP Online Adoption. Convenience in DJP online is very important to increase user adoption and trust in this platform. The interface design is easy to understand and user friendly to make it easier for users to make payments. Simplify the checkout process with few clicks, clear buttons, and clear instructions. Provide clear and transparent information about the costs associated with online payments, including transaction fees, service fees, and other fees. Avoid hidden or unexpected fees that may surprise users.

Based on the information provided, it appears that the first hypothesis, which states that Access Convenience has a positive and significant influence on DJP Online Adoption Intention, was supported by the study's findings. The t-test value of 0.000, which is below the typical significance level of 0.05, indicates that the relationship between Access Convenience and DJP Online Adoption Intention is statistically significant. This is consistent with previous research by Shankar and Rishi (2020), which found that Access Convenience has a significant positive impact on DJP Online Adoption Intention. The study's SPSS findings suggest that the coefficient of Access Convenience has a positive impact on DJP Online Adoption Intention, with a value of 0.817.

This indicates that as Access Convenience increases, so does DJP Online Adoption Intention. Access convenience is a critical factor in shaping users' intention to adopt online services, including online banking, shopping, or other digital transactions. Ensure that online services are easily accessible across multiple devices, including smartphones, tablets, and computers. Users should be able to access the platform anytime, anywhere, without encountering barriers such as restricted operating hours or limited

device compatibility. Design an intuitive and user-friendly interface that simplifies the navigation and interaction process for users. Use clear labels, familiar icons, and straightforward menus to help users easily find the features or information they need. Ensure that the online service is available 24/7, allowing users to perform transactions, access information, or seek assistance at any time of day or night. Avoid scheduled maintenance downtime during peak usage hours to minimize disruptions. Continuously monitor user feedback, analyze usage patterns, and identify areas for improvement in access convenience. Regularly update and optimize the online service based on user insights to ensure an optimal user experience and drive higher adoption intention.

It appears that the second hypothesis, which suggests that Search Convenience have a positive and significant effect on DJP Online Adoption Intention, was supported by the study's findings. The t-test value of 0.000, which is below the typical significance level of 0.05, indicates that the relationship between Search Convenience and DJP Online Adoption Intention is statistically significant. This is consistent with previous research by Shankar and Rishi (2020), which found that Search Convenience have a significant positive impact on DJP Online Adoption Intention. The study's SPSS findings suggest that the coefficient of Search Convenience has the second highest impact on DJP Online Adoption Intention, with a value of 0.754. This indicates that as Search Convenience increase, so does DJP Online Adoption Intention. Search convenience in online adoption intention refers to the ease with which users can find and discover relevant information, products, or services while using online platforms. Convenient access lowers the barriers for users to adopt online services. When accessing a service is easy and hassle-free, users are more likely to try it out and explore its features. Access convenience ensures that users can access online services from anywhere, at any time, using their preferred devices. This accessibility caters to users' diverse needs and lifestyles, making it more likely for them to engage with the service. A seamless access experience enhances the overall user experience, which positively influences adoption intention. When users can easily navigate to the service, log in without issues, and find what they need quickly, they are more likely to continue using the service and recommend it to others. Easy access encourages users to use the online service more frequently. When users can access the service quickly and effortlessly, they are more likely to integrate it into their daily routines and rely on it for their needs, driving up usage and adoption rates. Convenient access contributes to higher customer retention rates. When users find it easy and convenient to access the service, they are more likely to remain loyal customers over the long term, leading to sustained adoption and usage.

Based on the information provided, it appears that the third hypothesis, which suggests that Evaluation Convenience has a favorable and significant effect on DJP Online Adoption Intention, was supported by the study's findings. The t-test value of 0.000, which is below the typical significance level of 0.05, indicates that the relationship between Evaluation Convenience and DJP Online Adoption Intention is statistically significant. This is consistent with previous research by Shankar and Rishi (2020), which found that Evaluation Convenience has a strong favorable impact on DJP Online Adoption Intention. The study's SPSS findings suggest that the coefficient of Evaluation Convenience has the third highest impact on DJP Online Adoption Intention, with a value of 0.732. This indicates that as Evaluation Convenience increases, so does DJP Online Adoption Intention. Evaluation convenience indeed has a notable effect on online adoption intention because evaluation convenience streamlines the decision-making process for users. When information about the online service, its features, benefits, and pricing, is readily available

and easy to understand, users can quickly evaluate whether the service meets their needs and preferences. This simplification reduces cognitive effort and uncertainty, increasing the likelihood of adoption. Evaluation convenience helps communicate the value proposition of the online service effectively. When users can easily assess the benefits and advantages of using the service compared to alternatives, they are more likely to perceive its value and be motivated to adopt it. Evaluation convenience facilitates comparisons between different online services or products. When users can quickly compare features, prices, and reviews across multiple options, they can make informed choices that align with their preferences and priorities. This ease of comparison reduces decision-making friction and accelerates adoption. Evaluation convenience reduces the perceived risk associated with adopting the online service. When users feel confident in their ability to evaluate the service and its suitability for their needs, they perceive lower levels of risk and are more willing to take the plunge and adopt the service.

The fourth hypothesis, which states that Possession Convenience positively and significantly affects DJP Online Adoption Intention, is also confirmed. The t-test value of 0.000, which is below 0.05, supports this hypothesis, demonstrating that the findings of this study are consistent with those of Shankar and Rishi (2020), who claims that Possession Convenience have a strong favorable impact on DJP Online Adoption Intentions. According to the SPSS results, the lowest variable (coefficient of Possession Convenience, 0.641) that has an impact on DJP Online Adoption Intention is this one. In the context of this study on DJP Online, Possession Convenience occurs between customers' preferred influencers, who significantly influence their DJP Online Adoption Intention. Possession convenience, or the ease of possessing and using a product or service, can significantly influence online adoption intention. This possession convenience ensures that users can easily obtain and access the online service whenever they need it. When the service is readily available and accessible from various devices, users are more likely to adopt it, as they can use it conveniently to fulfill their needs or accomplish tasks. Possession convenience streamlines the onboarding process for new users. When signing up for the online service is quick, straightforward, and hassle-free, users are more likely to complete the registration process and start using the service immediately, leading to higher adoption rates. Possession convenience includes features such as automatic updates and syncing, ensuring that users always have access to the latest version of the service and their data is synchronized across devices. When updates and syncing are seamless and transparent, users can possess and use the service without disruptions or data loss, enhancing adoption intention. Possession convenience may include offline access features that allow users to use the service even without an internet connection. When users can possess and use the service offline, they are less dependent on internet connectivity, making the service more convenient and appealing for adoption. Possession convenience is enhanced by integration with existing tools and services that users already use. When the online service seamlessly integrates with users' existing workflows, applications, or devices, users can possess and use the service more seamlessly, increasing adoption intention.

It appears that the fifth hypothesis, which suggests that DJP Online Adoption Intention have a positive and significant effect on DJP Online Adoption, was supported by the study's findings. The t-test value of 0.000, which is below the typical significance level of 0.05, indicates that the relationship between DJP Online Adoption Intention and DJP Online Adoption is statistically significant. This is consistent with previous research by Shankar and Rishi (2020), which found that Search Convenience have a significant positive impact on DJP Online Adoption Intention. The study's SPSS findings suggest that the coefficient

of DJP Online Adoption Intention has the highest impact on DJP Online Adoption, with a value of 0.758. This indicates that as Search DJP Online Adoption Intention, so does DJP Online Adoption. DJP Online adoption intention is often considered a precursor to actual adoption. Before users decide to adopt a new online service or platform, they typically form an intention or inclination towards using it. This intention is influenced by various factors such as perceived usefulness, ease of use, and perceived benefits. Research in behavioral science suggests that intention is a strong predictor of behavior. In the context of online adoption, users who have a strong intention or desire to adopt a particular online service are more likely to follow through and actually use the service. Online adoption intention serves as a motivational factor that drives users to take action. When users express a positive intention towards adopting an online service, they are more likely to actively seek out information, engage with the service, and overcome any barriers or obstacles to adoption. Online adoption intention can create a feedback loop that influences adoption outcomes. Users who have a positive intention towards adoption are more likely to have a positive adoption experience, leading to higher satisfaction, engagement, and loyalty with the service. This positive experience, in turn, reinforces their intention and encourages continued adoption.

5. CONCLUSION

Based on the study's findings, there are several managerial implications that can be drawn for DJP Online Adoption Intention increase DJP Online Adoption among its users in Surabaya:

Access Convenience: Allow users to save their preferences, settings, and frequently used features to personalize their experience. Saved preferences reduce the need for users to repeatedly configure settings, saving time and effort. Design intuitive navigation menus and search functionality to help users easily find what they are looking for. Clear navigation paths and search results reduce the time and effort required to access content or features, improving access convenience.

Search Convenience: Enhance the search functionality by implementing advanced features such as autocomplete suggestions, filters, sorting options, and advanced search syntax. These features help users refine their search queries and find exactly what they're looking for more quickly. Personalize search results based on users' past interactions, preferences, and behavior within the platform. Use data analytics and machine learning algorithms to tailor search results to each user's interests, increasing the relevance and usefulness of the results.

Evaluation Convenience: Offer interactive demos or tutorials that allow users to explore the features and functionality of the online service in a hands-on manner. Provide step-by-step guidance and explanations to help users understand how to use the service effectively. Offer live chat support to assist users in real-time as they evaluate the online service. Promptly respond to inquiries and provide personalized assistance to address users' questions or concerns and guide them through the evaluation process.

Possession Convenience: Provide a guest checkout option for e-commerce platforms, allowing users to make purchases without creating an account. This reduces friction and allows users to possess the service without committing to a full registration process. Ensure that the online service is compatible with a wide range of devices and operating systems. Offer dedicated mobile apps and optimize the website for mobile devices to facilitate easy access and possession across different platforms.

Overall, the study's findings highlight the importance of Access Convenience and Search Convenience in

shaping DJP Online Adoption Intention, and suggest that DJP Online can benefit from leveraging these factors in its marketing and promotional strategies.

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