

Determinant of Citizens' Acceptance

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Determinant of Citizens' Acceptance of E-government: Examining Semi-online Tax Filing System in Indonesia

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Abstract

This article examined the intention of Indonesian citizens to adopt and use a semi-online tax filing system service well-known as E-Form. The theoretical foundation used in this article is The unified theory of acceptance and use of technology (UTAUT) with government trust, technology anxiety, and trust of the internet. The data were obtained from questionnaires filled out by Indonesian taxpayers who are acquainted with the E-Form. The Partial Least Square method based on Structural Equation Model was applied to analyze the data supported by SmartPLS 3.0. The results of data analysis demonstrated that, except for Effort Expectancy, the main variables of UTAUT, technology anxiety, and trust of the internet have a significant effect on the Intention to use the E-Form. Surprisingly, trust of government does not affect the decision to use the E-Form. However, performance expectancy is significantly influenced by trust of government and effort expectancy. Several recommendations for system developers and the government as policymakers are offered to assist the success of citizens' acceptance of semi-online tax filing system services in Indonesia.

Keywords

Tax Filing System, E-Form, Trust of Government, Trust of Internet, UTAUT.

Introduction

A number of governments have made major investments in the creation and reinforcement of Electronic Government (E-Gov or E-Government) since 1990 (Hung et al., 2006). E-Gov is described as a practice of utilizing communication & information technology to

provide public services by the Government over the linking of numerous systems that stand-alone between the all stakeholders to Government (Mensah et al., 2017). E-Gov can provide citizens with better government service, better interaction with industry and business, and community empowerment through effective government management and timely information delivery (World Bank, 2015). The most significant advantages of implementing E-Gov by the government include encouraging economic development, reducing costs, increasing accountability and transparency, and improving service quality (World Bank, 2015). However, these benefits will not be obtained if citizens' acceptance of E-Gov is low.

One of the most widely used services for E-Government in Indonesia is the tax filing system. When filing annual tax returns with the government, tax filing system can be done online or semi-online. In Indonesia, semi-online tax filing system is known as E-form, while the online tax filing method is known as E-Filing (Mardlo, 2020). E-filing has existed in Indonesia since 2005. Nonetheless, due to several weaknesses in E-Filing, the Indonesian government released a semi-online annual tax return submission system, namely the E-Form (Mardlo, 2020). One of the weaknesses of E-Filing is that it requires stable internet access. When the internet connection is lost, and the data input process has not been completed, the data inputted will be lost (Ariyanti, 2021). Meanwhile, by using the E-Form, citizens can fill out the annual tax return offline and upload the annual tax return when it is completed (Ariyanti, 2021; Mardlo, 2020). Despite the fact that the E-Form was established to address the shortcomings of E-Filing, citizen acceptance of the E-Form remains low. In 2020 there are only 913,040 (1.99%) taxpayers who use E-Form out of a total of 45,950,440 taxpayers, this number is even lower than the total taxpayers who submit annual tax returns manually (paper-based) (Directorate General of Taxation of Indonesia, 2019). The low acceptance of citizens to E-Gov services has been recognized as a severe problem for government agencies, policymakers, and providers of E-Gov services (Hung et al., 2006). In this regard, the goal of this study is to determine which factors influence E-Form acceptability in Indonesia.

A more comprehensive investigation of the factors that affect citizens' adoption of tax filing system is highly possible, even though there have been a few studies examining citizen acceptance of the tax filing system. Several studies on the adoption of tax filing systems in several countries have been carried out using the Theory of Planned Behavior (TPB) or/and Technology Acceptance Model (TAM) (Kimathi et al., 2019; Shukla & Kumar, 2019; Zaidi et al., 2015). Several other studies understand the acceptance of the tax filing system using the unified theory of acceptance and use of technology (UTAUT) (Bhuasiri et al., 2016; Lu & Nguyen, 2016). This study incorporates UTAUT as well as

Technology Anxiety (TA) and Trust in E-Gov (Trust of Government (TOG) and Trust of Internet (TOI)). UTAUT has been employed since TAM and TPB have been analyzed profoundly in UTAUT's development (Venkatesh et al., 2003). Trust in E-Gov is added because it is difficult to find previous studies on Tax filing systems investigating trust in E-Gov. Trust in E-Gov is critical to examine because E-Form is part of the solution to the weaknesses in E-Filing in Indonesia. Hence, the issue of trust is an essential element to discuss. In addition, the fact that internet speed in Indonesia is relatively low compared to other ASEAN countries such as Singapore, Vietnam, Brunei, Thailand and Malaysia (Haryanto, 2021). It is also the reason for the investigation of trust in E-Gov in this study.

By combining UTAUT with Technology Anxiety and Trust in E-Gov, this article examines determinants of Indonesian citizens Intention to accept the E-Form, Semi-Online Tax Filing System in Indonesia.

Theoretical Foundation

Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT is used in this work as a model of behavioral analysis and acceptance. UTAUT was created to describe the usage of information systems and the Intention by analyzing eight theories (Venkatesh et al., 2003). UTAUT was created by a longitudinal study and involved 215 respondents from 4 different organizations (Venkatesh et al., 2003). Four main variables at UTAUT influence usage of information technology and the intention, that is Social Influence (SI), Effort Expectancy (EE), Facilitating Conditions (FC), and Performance Expectancy (PE) (Venkatesh et al., 2003).

EE is a measure of how simple it is to employ information technology (Venkatesh et al., 2003). EE predicts a user's intention to employ information systems (Venkatesh et al., 2003). Citizens have traditionally calculated their tax obligations manually and submitted their annual tax returns on a paper basis. The e-Form provided by the government can help calculate tax obligations and assist citizens in submitting annual tax returns more effortlessly. If people have a perception that using the E-Form is easy, they will tend to use the E-Form. Several research in E-Gov also found the effect of EE on intentions to use E-Gov (Ahmed et al., 2018; Lu & Nguyen, 2016). The following hypothesis is presented based on this explanation:

H1. EE has a positive effect on intentions to use the E-Form

PE is the user's expectation that employing information technology will help them finish particular tasks (Venkatesh et al., 2003). Users of information systems may have perception that information technology is useful but are reluctant to use information technology because it is difficult to use (Davis, 1989). Users have high expectations for the benefits of information technology when they perceive it to be simple to use (Zhou et al., 2010). It means that when people feel that using the E-Form is effortless, they have a perception that the E-Form is useful for them in reporting taxes. Previous studies have found the impact of EE on PE (Andoh & Baah, 2020; Bhuasiri et al., 2016; Kholid, 2019). The following hypothesis is presented based on this explanation:

H2. *EE has a positive effect on PE.*

PE is a factor that influences a user's decision to adopt information technology (Venkatesh et al., 2003). Users who believe that using the E-Form has several benefits will tend to use the E-Form to calculate and report the annual tax return. Several previous studies about E-Gov found a positive impact of PE on intentions to accept E-Gov (Bhuasiri et al., 2016; Lu & Nguyen, 2016; Mensah, 2019). The following hypothesis is presented based on this explanation:

H3. *PE has a positive effect on the Intention to use the E-Form*

SI refers to the extent to which the user's perspectives and opinions of closest relatives, comrades, family, and other close people influence his or her to adopt information systems (Venkatesh et al., 2003). The process of communication and interaction with family and friends regarding E-Gov can increase or decrease the Intention to accept an information technology (Mensah, 2019). A positive impression of the E-Form from friends or family can boost a willingness of an individual to accept the E-Form. Positive impact of SI on E-Gov acceptance intentions has been found by several earlier research (Al-Omairi et al., 2021; Kimathi et al., 2019; Kurfali et al., 2017; Mensah, 2019). The proposed hypothesis is:

H4. *SI has a positive effect on intentions to use E-Form*

FC is the user's view of the existence of suitable infrastructure, both organizational and technological, to support the utilization of information technology (Venkatesh et al., 2003). UTAUT proposes that FC affect an information systems acceptance (Venkatesh et al., 2003). Provision of adequate infrastructure in use of E-Form, such as communication and information technology infrastructure, low internet costs to access E-Form services,

etc., will encourage people to use E-Form. Several E-Gov studies have found a positive impact of FC on intentions to accept E-Gov (Bhuasiri et al., 2016; Kurfali et al., 2017; Mensah, 2019). Based on this explanation, the proposed hypothesis is:

H5. *FC have a positive effect on the Intention to use the E-Form*

Technology Anxiety (TA)

The UTAUT model has been extended by adding several relevant variables according to the context of information technology acceptance (Fianu et al., 2020; Kholid, 2019). Another variable that is considered to affect the Intention to accept the E-Form is Technology Anxiety (TA). TA refers to the fear (such as fear caused by certain situations) experienced by individuals during the individual's interaction with information technology (Simonson et al., 1987). TA is an adverse emotional reaction related to the discomfort or fear that a person experiences when using information technology (Meuter et al., 2003). Specifically, TA refers to the worry about the possibility of losing data or making mistakes in the utilize of information technology (Venkatesh & Davis, 2000). Several research on information technology acceptance have found the effect of TA on information technology acceptance (Celik, 2016; Hoque & Sorwar, 2017). In the context of the E-Form, people who are afraid and worried about making mistakes when calculating taxes or entering tax data will tend not to use the E-Form. The proposed hypothesis is:

H6. *TA has a negative effect on intentions to use the E-Form*

Trust in E-Gov

Trust is a relatively fresh subject of research in realm of e-government (Kurfali et al., 2017). Trust is referred to a belief that permits individuals to willingly be vulnerable to information technology providers after considering the characteristics of information technology providers (McKnight et al., 2002). In terms of E-Gov, trust is defined as a belief that allows people to actively use E-Gov services and act socially accountable for the fulfillment of that trust after assessing the characteristics of the government (Al-Gahtani, 2011). Because trust has an abstract nature and high complexity, trust has several sub-components that vary from one research to another (Papadopoulou et al., 2010). Trust has two aspects: trust in information technology providers and trust in the internet, wherein the context of E-Gov these aspects are transformed into the Trust of Internet (TOI) and trust of government (TOG) (Carter & Bélanger, 2005; Pavlou, 2003).

Trust of Internet (TOI) is referred to an expectation of information technology users that internet they use would protect their data and personal information from the possibility of being misused by third parties (Mensah, 2019). In terms of e-government, trust in the internet not only includes transaction security but also E-Gov users' confidence in the reliability of the internet in providing them with accurate information (Kurfali et al., 2017). Several studies have been conducted on E-Gov have found a positive effect of TOI on the acceptance of E-Gov services (Choudrie et al., 2017; Kurfali et al., 2017; Mensah, 2019; Mensah et al., 2017). It can be interpreted that if people believe that the internet can protect their tax data and process information reliably, then people will have the Intention to accept the E-Form. Furthermore, others article also found that trust beliefs also influence performance expectations (Allen & Kishore, 2006; Kurfali et al., 2017). In this regard, the proposed hypotheses are:

H7. TOI has a positive effect on Intention to use E-Form

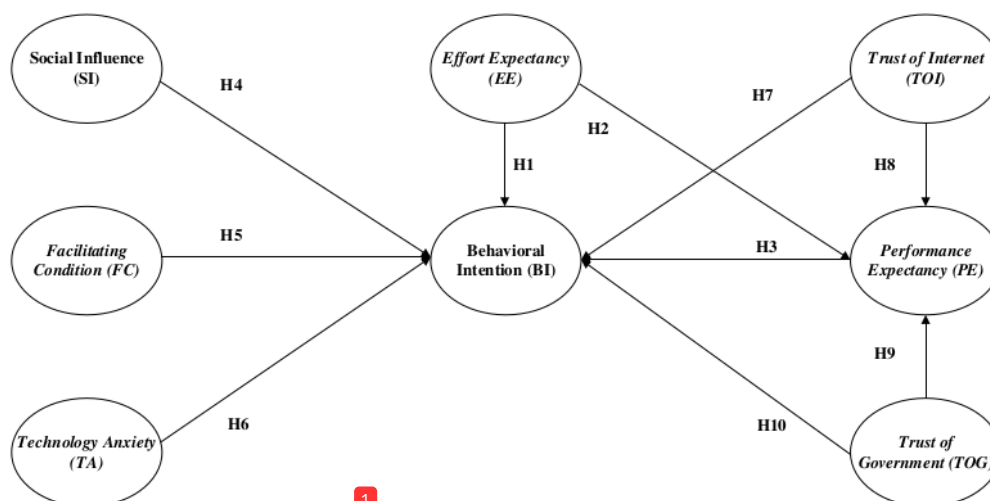
H8. TOI has a positive effect on PE

Trust of Government (TOG) is public perception of the government ability and integrity to offer services (Carter & Bélanger, 2005; Kurfali et al., 2017). TOG exists in the community when people believe that the government has the necessary commitment, capacity, and knowledge to carry out E-Gov projects to improve public services (Mensah, 2019). TOG has a positive effect on acceptance of E-Gov (Choudrie et al., 2017; Mensah, 2019; Mensah et al., 2017); and affects PE (Allen & Kishore, 2006; Kurfali et al., 2017). It can be interpreted that when people believe the government is committed, knowledgeable, and capacity to provide the E-Form for annual tax return reporting, the public has high-PE and a bigger intention to utilize the E-Form. The following hypothesis is presented based on this explanation:

H9. TOG has a positive effect on PE

H10. TOG has a positive effect on intentions to use E-Form

According to the literature review's explanation, the model for the research proposed in this article is shown in Figure 1.



1 Figure 1 Research Model

Research Methodology

Sample and Questionnaire Development

Participants in this study were Indonesian taxpayers who were acquainted with the E-Form. In order to recruit respondents for this study, convenience sampling was used. This convenience sampling technique has been extensively used in various studies about acceptance of information system (Evon, 2016; Kholid, 2019; Urumsah, 2015). There were 179 samples in total that met the predetermined criteria. The number of samples is sufficient based on a minimum sample of five times of the total question items that measure constructs (Hair et al., 2007). This study had a total of 31 question items. Therefore, according to these guidelines, the minimum samples in this study were 155 respondents. It meant that the total sample in this study was sufficient. Based on gender, female respondents were 126 (70.39%) respondents, and male respondents were 53 respondents (29.61%). Based on age, it was identified that there were 95 (53.07%) respondents aged 20+ - 30 years, 56 (31.28%) respondents aged 30+ - 40 years, and 28 (15.64%) respondents aged 40+ - 50 years.

Part A and part B of the research questionnaire were created. Part A included a sample respondent profile. Respondents were questioned about their gender, age, and whether they were known with the E-Form. Part B consists of various questions that measure each construct in the model for the research proposed. From (1) strongly disagree to (6) strongly agree, a six-point Likert scale was used in this research. In Indonesia, even the Likert scale was widely utilized to avoid the respondents' central tendency error

(Urumsah, 2015). Measurements for each construct were adapted from earlier research and tweaked to suit the E-Form field. FC, EE, SI, PE, and Intention were adapted from Venkatesh et al., (2003). Meanwhile, TOG and TOI was adopted from Kurfali et al., (2017). The questionnaire instrument has been pilot tested to achieve acceptable reliability and validity, eliminate ambiguity from unclear questions, and in the end can compose good credibility for this research.

Data Analysis

This study applied the Partial Least Square (PLS) approach, a method for Structural Equation Model (SEM)-based statistical analysis, to test the model for the research proposed and the factors and their relationship in the hypothesis. SEM has been widely accepted to test research models about information technology (Hoque & Sorwar, 2017; Kholid, 2019). This research utilized PLS-SEM to analyze the data. The data gathered from the questionnaire was inputted into MS. Excel and subsequently into the data analysis software SmartPLS 3.0.

The structural model and measurement model were evaluated as part of the data analysis in this study. The measurement model assessment comprised testing of internal consistency reliability, discriminant validity and convergent validity (Hair et al., 2017). Convergent validity contained internal consistency reliability testing, where if the outer loading value was above 0.7, then internal consistency reliability was acceptable (Hair et al., 2017). In addition, convergent validity also included testing at the construct level, where the average variance extracted (AVE) value for each construct must be above zero point five (Hair et al., 2017). Furthermore, internal consistency was analyzed by looking at the Composite Reliability (CR) value, where internal consistency was acceptable when the CR value was above 0.7 (Hair et al., 2017). Finally, the measurement model assessment was carried out by testing the discriminant validity using the Fornell-Larcker (FL) criterion (Hair et al., 2017). Meanwhile, the structural model assessment comprised hypothesis testing and coefficient determination analysis (R^2). Testing the relationship between variables in the hypothesis was conducted through path coefficients and t-statistics (Hair et al., 2017).

Results

Results of Measurement Model

The results of the convergent validity evaluation consisted of reliability indicators observed from the AVE and outer loading. Table 1 displays the analysis of internal

consistency reliability and convergent validity. The results of data analysis indicated that all indicators of each construct had an outer loading value above 0.7. For example, the value of outer loading that measured the construct of TOG had values TOG1 0.871; TOG2 0.853; and TOG3 0.870. On the other hand, the evaluation of convergent validity at the construct level was analyzed by observing the AVE value. The results of data analysis illustrated that all variables had an AVE value above zero point five. For example, Intention and SI, respectively, had 0.753 and 0.749.

Furthermore, regarding the evaluation of internal consistency reliability, this study employed the Composite Reliability (CR) value as an evaluation reference. The results of data analysis marked that all constructs had CR value above 0.7. For example, the EE and TA constructs had CR values of 0.914 and 0.982. Based on data analysis, it can be decided that the study's internal consistency, reliability, and convergent validity evaluations were successful.

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Table 1 Analysis Results for Convergent Validity and Internal Consistency Reliability

Variable	Outer Loadings	AVE	CR	Variable	Outer Loadings	AVE	CR
Behavioral Intention (BI)		0.753	0.924	Social Influence (SI)		0.749	0.923
BI 1	0.822			SI 1	0.836		
BI 2	0.897			SI 2	0.884		
BI 3	0.891			SI 3	0.868		
BI 4	0.858			SI 4	0.872		
Effort Expectancy (EE)		0.727	0.914	Technology Anxiety (TA)		0.932	0.982
EE 1	0.871			TA 1	0.960		
EE 2	0.901			TA 2	0.964		
EE 3	0.865			TA 3	0.980		
EE 4	0.769			TA 4	0.959		
Facilitating Condition (FC)		0.753	0.924	Trust of Government (TOG)		0.747	0.899
FC 1	0.828			TOG 1	0.871		
FC 2	0.910			TOG 2	0.853		
FC 3	0.893			TOG 3	0.870		
FC 4	0.837						
Performance Expectancy (PE)		0.762	0.927	Trust of Internet (TOI)		0.746	0.921
PE 1	0.874			TOI 1	0.848		
PE 2	0.893			TOI 2	0.865		
PE 3	0.876			TOI 3	0.859		
PE 4	0.847			TOI 4	0.882		

Regarding the evaluation of discriminant validity, this study used the FL criterion. Table 2 summarizes the discriminant validity analysis findings using the FL criterion. The test results demonstrated that the value of the square root of AVE for each construct was

bigger than the interrelation with other constructs. The Square root of the AVE value for Intention was 0.868, which was bigger than the correlation with other constructs (0.673; 0.714; 0.787; 0.723; -0.198; 0.677 and 0.768). Following the test results, the discriminant validity test has been passed in this study.

Table 2 Analysis Results for FL Criterion

	BI	EE	FC	PE	SI	TA	TOG	TOI
BI	0.868							
EE	0.673	0.853						
FC	0.714	0.743	0.868					
PE	0.787	0.768	0.716	0.873				
SI	0.723	0.686	0.710	0.733	0.865			
TA	-0.198	-0.143	-0.087	-0.225	-0.053	0.966		
TOG	0.677	0.653	0.572	0.679	0.645	-0.068	0.864	
TOI	0.768	0.731	0.733	0.712	0.697	-0.084	0.782	0.864

Results of Structural Model

The structural model test’s findings demonstrated that behavioral Intention had a Coefficient of Determination (R²) value of 73.30%, while PE was 65.50%. It indicated that this research model could explain the Intention to utilize the E-Form by 73.30% and PE by 65.50%. Figure 2 displays the complete structural model test results.

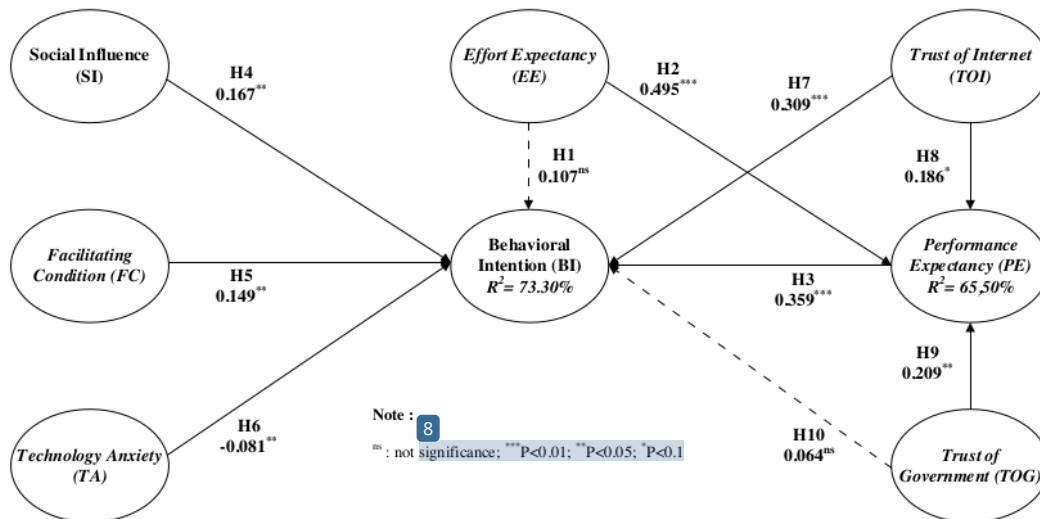


Figure 2 SmartPLS's Structural Model Results

In connection with hypothesis testing, it was discovered that EE had no significant effect on intention (EE => BI; path coef. = 0.107; not significant) but had a significant positive

effect on PE (EE => PE; path coef. = 0.495; $p < 0.01$). Meanwhile, the PE (PE => BI; path coef. = 0.359; $p < 0.01$), SI (SI => BI; path coef. = 0.167; $p < 0.05$) and FC (FC => BI; path coef. = 0.149; $p < 0.05$) had a significant positive effect on the intention. TA (TA => BI; path coef. = -0.081; $p < 0.05$) had a significant negative effect on intention to use the E-Form. TOI had a significant positive effect on intention (TOI => BI; path coef. = 0.309; $p < 0.01$), and PE (TOI => PE; path coef. = 0.186; $p < 0.10$). As a final point, TOG affects PE (TOG => PE; path coef. = 0.209; $p < 0.05$) and had no impact on intention (TOG => BI; path coef. = 0.064; not significant).

Discussion

This paper investigated the impact of four primary variables at UTAUT, TOI, TA, and TOG on citizens' intentions to use the E-Form. Data analysis results indicate that this research model can explain 73.30% of citizens' preferences to use a semi-online tax filing system. Although it is still in the moderate model category, the predictive ability of this research model is greater than the previous research model on the tax filing system (Bhuasiri et al., 2016; Kimathi et al., 2019; Mensah, 2019). PE was the strongest predictor that affects citizens' intentions to use the E-Form, where this results is confirmed with the findings of several earlier research in E-Gov (Bhuasiri et al., 2016; Kurfali et al., 2017). These results indicate that citizens have a strong interest for the performance of the E-Form and the benefits derived from the E-Form for filing the annual tax return to the government.

This article confirms that EE has no significant effect on intentions to use the E-Form. The finding is striking since it contradicts several prior E-Government research that indicated a strong influence of EE on behavioral intentions (Ahmed et al., 2018; Lu & Nguyen, 2016). However, several studies found an insignificant effect of EE on the Intention to accept E-Gov (Bhuasiri et al., 2016; Mensah, 2019). Although it does not affect acceptance of E-Form, EE significantly affects PE. The outcomes were similar are also found in previous studies regarding tax filing and payment systems in a country in ASEAN, which found a positive effect of EE on PE but does not find a significant impact on the Intention (Bhuasiri et al., 2016). Citizens are familiar with and accustomed to using website-based applications to perform various activities, this may be the reason why the ease of using E-Forms is not an issue that affects citizens' intentions to use E-Forms. They can use their previous experience in using website-based applications when filing annual tax returns using the E-Form. It indicates that because citizens are very familiar with new information technologies, the simple use of the E-Form is not mattered to them.

¹⁷ The Intention to utilize the E-Form is significantly influenced by SI. It indicates that citizens will use the E-Form when people around them suggest or have used the E-Form in filing the annual tax return. Earlier research has also supported ¹³ the positive effect of SI on intentions to utilize E-Gov (Al-Omairi et al., 2021; Kimathi et al., 2019; Kurfali et al., 2017; Mensah, 2019). When citizens are familiar with the E-Form, they will recommend the use of the E-Form to their relatives, parents, friends, and those closest to them. Indonesia is a country where citizens have high collectivity and low individualism (Hofstede-insights, 2019), this supports the ⁹ notion that SI has a significant effect on the acceptance of E-Forms. Meanwhile, FC also have a significant positive effect on citizens' intentions to utilize the E-Form. These results indicate that the availability of adequate facilities to use the E-Form will increase the Intention of citizens to use the E-Form. ⁴⁶ These findings are in line with those of several earlier E-Gov research (Al-Omairi et al., 2021; Bhuasiri et al., 2016; Kimathi et al., 2019; Mensah, 2019).

The Intention to utilize the E-Form is significantly negatively influenced by TA. It indicates that citizens with low levels of ⁴⁷ TA will have a higher intention to utilize the E-Form. These results confirm several previous studies which also found a significant negative effect of TA on Intention (Celik, 2016; Hoque & Sorwar, 2017). Although citizens may be familiar with using information technology and have no difficulty using the E-Form, citizens have concerns when using the E-Form. For example, they are worried about making financial information mistakes and losing their tax data.

The Intention of citizens to utilize the E-Form is significantly influenced by their TOI. It indicates that the greater the TOI, the greater the Intention to use the E-Form. ¹⁶ These findings are confirmed with those of several earlier E-Gov research that revealed a strong positive influence of internet trust on the Intention (Kurfali et al., 2017; Mensah, 2019). This result also means that although the E-Form has a semi-online nature, TOI remains an essential concern for ¹⁶ citizens who will use the E-Form in filing annual tax returns. Unexpectedly, TOG does not have a significant effect on the Intention. These findings support a prior study that displayed a significant effect of TOI on intentions but did not confirm a significant impact of government trust on intentions (Kurfali et al., 2017). ¹⁴ Although TOG has no significant effect on Intention to accept E-Form, TOG and TOI have a significant positive effect on PE. These findings align with research on E-Gov acceptance in Turkey (Kurfali et al., 2017). Furthermore, these results provide knowledge that trust affects the Intention to use the E-Form either directly or indirectly (through PE).

Implication

Theoretical Implication

This study's conclusions have several theoretical ramifications. First, PE is the strongest predictor that affects citizens' intentions to use the E-Form in filing annual tax returns. Second, EE has no significant effect on the Intention to adopt the E-Form but significantly affects PE. Nevertheless, the TA factor remains an essential concern for citizens when using E-Form. Finally, the model in this article can explain the Intention to utilize the tax filing system by 73.30%, which is higher than some previous research models in acceptance of the tax filing system. This value has approached the threshold to achieve a robust model (75%) (Hair et al., 2017).

Practical Implication for Government

This research offers several practical implications for the government as a policymaker. FC, TA, SI, and PE affect citizens' intentions to use the E-Form. In this regard, policymakers must ensure that citizens receive clear information about the E-Form. Policymakers must ensure that citizens get precise information about the various benefits obtained when they use the E-Form to report annual tax returns to the government. In addition, it is also necessary for the government to continue to add various benefits that citizens can obtain when they use the E-Form to submit annual tax returns. Suggestions from citizens also need to be accepted and realized to meet performance expectations of the functions of the E-Form.

Even though the E-Form provides a semi-online tax filing system service, internet access is still the main issue that requires attention. The government needs to provide certainty of fast and easy internet access for all citizens. The availability of easy access to computers or notebooks at affordable prices for citizens will also affect the level of use of the E-Form. To improve the Intention of citizens to use the E-Form, the government also needs to take advantage of citizens who have used the E-Form to promote the E-Form to citizens who have not used the E-Form. TA is one of the determinants of intentions to use the E-Form. In this regard, the government needs to prepare clear rules and guidelines regarding correction procedures when citizens make mistakes in inputting data into the E-Form. When citizens make mistakes when entering data into the E-Form, the regulation must allow enough time to fix their errors. It is expected to reduce TA so that citizens have a high intention to utilize the E-Form.

The Intention to utilize E-Form is significantly influenced by internet trust. It indicates that apart from providing cheap and fast internet, the government must also provide secure internet access and communicate this to citizens. TOG through PE indirectly affects the Intention. Therefore, the government must be able to achieve and maintain the government's reputation among citizens. Various activities and programs provided by the government for citizens can affect citizens' trust in the government. Government policies regarding freedom of opinion, transparency, and government accountability to citizens will create positive or negative perceptions of citizens towards the government. When citizens have a positive perception, then citizens will have high trust in the government. As the effect of those activities and programs, citizens will have the Intention to utilize various E-Gov services.

Practical Implication for System Developer

This research has some practical consequences for system developers in addition to some practical implications for the government. FC are an essential factor influencing citizens' intentions to use the E-Form. In this regard, system developers need to provide clear guidelines (step by step) regarding using the E-Form. Guidance can be provided in various media, such as in books or in videos that citizens can efficiently study. In addition, the possibility of errors in the system must be reduced to the lowest level. If a system error occurs and citizens need assistance in using the E-Form, it is necessary to provide assistance services that are ready to help. Suppose needed assistance services can be accessed 24 hours. System developers also need to ensure that the E-Form has a user-friendly user interface. System developers also need to provide an easy correction system when citizens make mistakes in inputting data into the E-Form. System developers also need to ensure that the E-Form can provide response validation to the data entered by citizens to reduce TA. For example, giving a "warning" when the "number field" is filled with text by the user.

Conclusions

This study has tested UTAUT with the addition of TOI, TA, and TOG variables in describing the Intention of citizens to use E-Form in Indonesia. This paper found that FC, SI, PE, TA, and TOI has a significant positive effect on the Intention to adopt the E-Form. Surprisingly, EE and TOG do not directly affect the Intention. However, EE and TOG have an indirect effect on intentions through PE. This article has several significant contributions. However, it has certain limitations. First, the respondents in this study are dominated by females. It allows this study to be gender biased. Several studies state that

gender can be a moderating variable in the model in information technology research (Wang et al., 2016). Secondly, although the model in this study can explain 73.30% of the variance of users' intentions to adopt the E-Form, the model is still in the middle classification because it is still below 75.00% (Hair et al., 2017). It indicates that other predictors and moderating variables influence citizens' intentions to use the E-Form. Therefore, other relevant variables could be incorporated in the research model to understand user intentions better to use E-Form in Indonesia.

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