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Factors Influencing Public Intention to Use the Kepahiang Local Tax Mobile Application: An Adapted UTAUT Perspective

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ABSTRACT

This study aims to identify factors that influence the public's behavioral intention to use the Kepahiang Local Tax Mobile Application. Developed by the Regional Government of Kepahiang Regency through the Revenue Division of the Regional Financial Agency, the application facilitates local tax payments, particularly for PBB-P2 (Rural and Urban Land and Building Tax). The research adopts an extended Unified Theory of Acceptance and Use of Technology (UTAUT) framework, incorporating additional variables such as Computer Self-Efficacy and Cost of Service, along with original UTAUT constructs: Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions. It also examines moderating variables including Gender, Age, and Experience. Data were gathered through a questionnaire distributed to 152 respondents and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Results reveal that Performance Expectancy and Social Influence significantly and positively affect Behavioral Intention to use the application, whereas Cost of Service shows a negative influence. Furthermore, Gender is found to moderate the relationship between Social Influence and Behavioral Intention. These findings offer insights into the key factors influencing the adoption of government mobile applications, serving as a useful reference for policymakers aiming to increase user acceptance and enhance the effectiveness of digital public services.

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1. INTRODUCTION

Kepahiang is a district in Bengkulu Province that was established based on the Republic of Indonesia Law Number 39 of 2003 [1]. The Regional Financial Agency is a regional apparatus of the Kepahiang Regency government that manages revenue matters through the Revenue Division, which includes local taxes. Through the Revenue Division, the regional government launched a breakthrough in the form of a mobile application called Kepahiang Local Tax. However, this application is still limited to the Rural and Urban Land and Building Tax, while other types of taxes have separate web-based applications.

Before the application launched, Rural and Urban Land and Building Tax bills are distributed by appointed officers and can be paid directly at the BPD Bengkulu Bank teller or

entrusted collectively to the officer. Once there is an application, bills can be checked online and can also be paid non-cash using the virtual account payment method from BRI bank, BRIVA.

Launched on November 18 2021, it's been more than two years, the number of downlaods is 1000+. Tax digtalization is expected to simplify the tax process, reduce administrative burdens, increase efficiency. However, the number of downlaods, is far from the number of Rural and Urban Land and Building tax objects as of the end of 2023, which is 54,409 tax objects. Also from data received directly from the Revenue Division of the Regional Financial Agency of Kepahiang Regency, out of 54,409 tax objects, only 31,501 tax objects have paid off for the 2023 tax year. From the 31,501 tax objects, only 606 PBB-P2 tax objects have paid their 2023 taxes using the application. 606 out of 31,501 is only about 1.9 percent, close but not even reaching 2 percent and 606 is a number less than the number of downloads. This means there are people who simply downloaded it or used it in the previous tax year and didn't use it again in the last tax year. On the Google Play Store, the application has a rating of 4.7 and no reviews were found. So no meaningful feedback can be found.

Based on these problems, this research will look for factors that influence the intention to use the Kepahiang Local Tax mobile application. It is hoped that the Revenue Division of the Regional Financial Agency of Kepahiang Regency as the leading sector can take appropriate steps for the sustainability of the application in the future so that the application can be maximized by Taxpayers, so that the application encourages the realization of revenue management in the local tax sector that is more effective and efficient in terms of absorption and avoids irregularities that result in leakage.

2. LITERATURE REVIEW

2.1 Local Taxes

Regarding local taxes, the latest regulation is Law of the Republic of Indonesia Number 1 of 2022 concerning Financial Relations between the Central Government and Regional Governments, also known as the HKPD Law. The HKPD Law [2], regulates the distribution of rights to collect the types of taxes that can be collected between the provincial government and district/city governments. Taxes collected by the provincial government consist of:

- PKB (Motor Vehicle Tax);
- BBNKB (Motor Vehicle Transfer Fee);
- PAB (Heavy Equipment Tax);
- PBBKB (Motor Vehicle Fuel Tax);
- PAP (Surface Water Tax);
- Cigarette Tax; and
- Non-Metallic Minerals and Rocks Tax Option

Meanwhile, taxes collected by district/city governments consist of:

- PBB-P2 (Rural and Urban Land and Building Tax);
- BPHTB (Land and Building Acquisition Fee);
- PBJT (Certain Goods and Services Tax);
- Advertising Tax;
- PAT (Groundwater Tax);
- Non-Metallic Mineral and Rock Tax;
- Bird Nest Tax;
- Motor Vehicle Tax Option; and
- Motor Vehicle Transfer Fee Option

2.2. E-Government and Local Tax Digitialization

E-Government involves applying information and communication technology to enhance the performance of public sector organizations, aiming to improve the quality of public services. This approach enables the government to deliver more efficient and responsive services to citizens by reducing bureaucracy and improving accessibility [3], [4]. The implementation of local tax

digitalization has demonstrated positive impacts on local revenue. For example, the West Java Revenue Agency (Bapenda Jabar) reported increased funds allocated to Local Own-Source Revenue [5]. The adoption of cashless transactions through digitalization is noted to raise Local Own-Source Revenue by an average of 11.1%. In one case, the city of Surakarta, through its ”Online Payment for Solo Destination Tax” initiative, achieved a 16% increase in Local Own-Source Revenue over a three-year period [6].

2.3. M-Government and Kepahiang Local Tax Mobile Application

Mobile technology is becoming increasingly popular and transforming the way people communicate, including the adaptation of e-Government into Mobile Government (M-Government), that leverages mobile devices, applications, and wireless infrastructures to enhance government services and interactions with citizens, public institutions, and organizations [7].

The Kepahiang Local Tax Mobile Application, introduced by the Revenue Division of the Regional Financial Agency of Kepahiang Regency, is an example of M-Government. This Android-based application provides access to PBB-P2 (Rural and Urban Land and Building Tax) services, enabling users to manage their tax matters anytime and anywhere, reducing the need for physical visits. Given the widespread use of Android devices in Indonesia, this mobile application is a crucial first step in modernizing local government services. Data collected by Statcounter GlobalStats shows that over the past year (March 2023 – March 2024), more than 85% of the mobile operating system market share in Indonesia has been dominated by Android [8].

Table 1. Comparison of Features with and without the Kepahiang Local Tax Mobile Application.

Feature	With Application	Without Application
Bill Information	Enter the Tax Object Number in the application to check the bill amount	Bill information is provided in physical sheets distributed by assigned officials
Payment Method	Payment is made through BRIVA, ensuring a seamless and secure transaction.	Payment is conducted through assigned community officials or via cash deposit at BPD Bank Bengkulu.
Proof of Payment	Proof of payment is obtained immediately in the form of a soft copy.	Proof of payment is provided as a hard copy and is not always received immediately.

Table 1 demonstrates that the tax payment application offers greater efficiency compared to traditional methods. The application allows immediate access to billing information, secure transactions via BRIVA, and instant digital proof of payment. In contrast, conventional methods involve physical distribution of bills, manual payments through intermediaries or banks, and delayed receipt of hard-copy proof. The Kepahiang Local Tax mobile app also minimizes the risk of fraud, billing errors, and document loss, requiring only the Tax Object Number for bill access.

2.4. UTAUT (Unified Theory of Acceptance and Use of Technology).

UTAUT, which is developed in 2003, by comparing eight previously existing models, including TRA (Theory Reasoned Action), TAM (Theory Acceptance Model), MA (Motivation Model), TPB (Theory of Planned Behaviour), Combined TAM dan TPB, MPTU (Model of PC Utiliza- tion), IDT (Innovation Diffusion Theory), dan SCT (Social Cognitive Theory) and in the UTAUT there are four variables that directly determine user acceptance and usage behavior [9]:

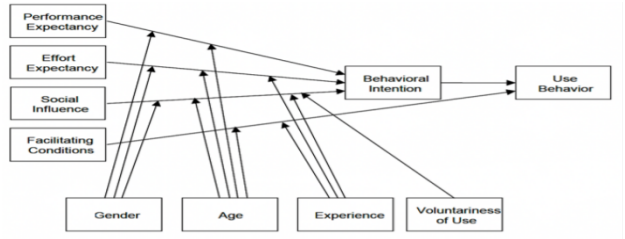

Figure 1. UTAUT Model [9]

1) Performance Expectancy refers to how strongly an individual believes that using the system will en- hance their job performance [9]. In the context of e-government, performance expectancy refers to the extent to which users perceive the value or potential of e-government services such as e-complaints in public offices, e-voting, e-complaints, and including e-tax and in the previous studies show that per- formance expectancy has a significant impact on behavioral intention to use e-government [10], [11], [12], [13] and specific tax digitialization [14].
2) Effort Expectancy refers to how easy it is perceived to be when using the system [9]. As mentioned in a study [11], effort expectancy in the context of e- government reflects the government's efforts to serve users and make them feel comfortable using public services. The study finds effort expectancy has a significant impact on behavioral intention to use e-government and also others studies ix e-government context [10], [12], [14]. E-governmant will reduce the effort required to utilize public services, compared to not using the e-government.
3) Social Influence is defined as the extent to which a person feels that important others believe they should use the new system [9]. Studies found,in e-government context [12], [13], [15] and more specific in tax digitalization [14], social influence has a significant impact on behavioral intention to use.
4) Facilitating Conditions. Statista (2017), cited in [11], mentions that Facilitating Conditions describe the availability of infrastructure and resources to use e-Government services, such as access to internet or mobile data, software and hardware, and unin- terrupted connectivity. The more users are aware of the available resources, knowledge, and support, the more likely they are to adopt the new technology [6].

Based on the UTAUT [9], and its developments in UTAUT2 [16], and the extended model [17], also the previous studies mentioned above, several hypothesis can be formulated as follows.

- **H1.** Performance Expectancy will have a positive effect on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.
- **H1a.** Gender will moderate the effect of Performance Expectancy on Behavioral Intention to Use Kepahiang Lo- cal Tax Mobile Apps.
- **H1b.** Age will moderate the effect of Performance Ex- pectancy on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.
- **H1c.** Experience will moderate the effect of Perfor- mance Expectancy on Behavioral Intention to Use Kepahi- ang Local Tax Mobile Apps.
- **H2**. Effort Expectancy will have a positive effect on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.
- **H2a.** Gender will moderate the effect of Effort Ex- pectancy on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.
- **H2b.** Age will moderate the effect of Effort Expectancy on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.
- **H2c.** Experience will moderate the effect of Effort Ex- pectancy on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.
- **H3.** Social Influence will have a positive effect on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.
- **H3a.** Gender will moderate the effect of Social Influence on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.
- **H3b.** Age will moderate the effect of Social Influence on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.
- **H3c.** Experience will moderate the effect of Social Influence on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.
- **H4.** Facilitating Conditions will have a positive effect on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.

- **H4a.** Gender will moderate the effect of Facilitating Conditions on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.
- **H4b.** Age will moderate the effect of Facilitating Condi- tions on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.
- **H4c.** Experience will moderate the effect of Facilitating Conditions on Behavioral Intention to Use Kepahiang Local Tax Mobile Apps.

2.5. Computer-Self Eflcacy.

Computer self-efficacy can be considered a part of dig- ital literacy, which encompasses the use of computers and the internet, understanding technology and digital content, creating digital content, and accessing technology and it also influences the behavioral intention to use e-government services [18]. This can be proposed as a hypothesis as follows:

- **H5.** Computer Self-Efficacy will have a positive on Behavioral Intention to Use

2.6. Cost Of Service.

In order to ensure user acceptance of the service pricing offered by mobile government as compared to conventional office services, it is crucial to promote and clarify the ben- efits to users, especially when introducing new services to the market. In previous research [11], it has been proven that the cost of service has a negative effect on the behavioral intention to use mobile government service thus we can formulate the equation for our case as follows:

- **H6**. Cost of Service will have a negative effect on Behavioral Intention to Use

3. RESEARCH METHOD

3.1. Proposed Method

Based on UTAUT, previous research and observation, this study proposed the following model (Figure 2), an adapted UTAUT, which is expected to provide a more comprehensive overview of the factors influencing behavioral intention in using the Kepahiang Local Tax Mobile Application, by adding two independent variables, namely Computer Self-Efficacy and Cost of Service, as well as including moderating variables, namely Gender, Age, and Experience, the aim is to explore whether the effect of independent variables on behavioral intention differs based on demographic characteristics and user experience.

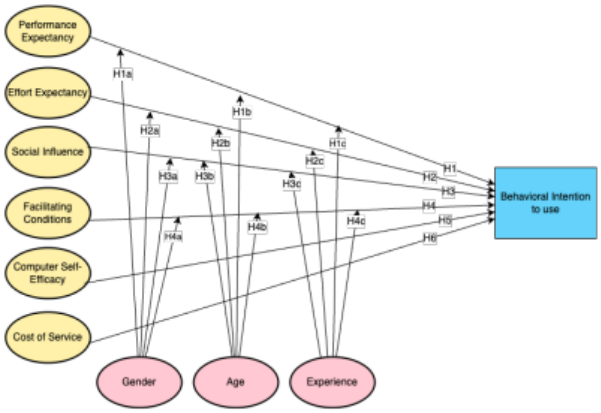

Figure 2. Proposed Model

3.2. Research Instrument

The research instrument is a questionnaire used to collect quantitative data from respondents. The questionnaire consists of questions to be answered by respondents using a Likert scale. The Likert scale, developed by Professor Rensis Likert from the University of Michigan, is a commonly used instrument in research to measure opinions, beliefs, and attitudes. It provides a series of statements followed by response options that reflect varying levels of agreement, such as

”strongly disagree” to ”strongly agree” [19]. This study applies a Likert scale with a range of values from 1 to 5, where: 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), and 5 (Strongly Agree).

3.3. Population

Data were collected to support the research objectives and obtain relevant information. The study was conducted in Kepahiang Regency, Bengkulu Province, targeting PBB-P2 taxpayers who paid taxes in 2023 without using the Kepahiang Local Tax mobile application. Assuming one taxpayer per tax object, the population comprised 30,895 individuals.

3.4. Sample

The sample size to be studied is determined using the Slovin formula, also known as Slovin’s formula [20], which is as follows:

$$n = \frac{N}{1+Ne^2} \quad (1)$$

Where:

- n is the sample size
- e is the desired margin of error or error of tolerance (expressed as a decimal).
- *N* is the total population size.

Using a 90 percent confidence level, the acceptable margin of error is set at 10 percent, meaning the value of the desired margin of error (e) used in the calculation is 0.1., so the number of samples

$$n = \frac{30895}{1 + 30895 \times 0{,}1^2}$$

$$n = \frac{30895}{1 + 308.95}$$

$$n = \frac{30895}{309.95}$$

$$n = 99.82$$

From these calculations, at least 100 data are needed that can be processed. Although Slovin’s formula is used, a larger sample could enhance statistical power, especially for testing the moderating effects of demographic variables such as age and experience.

3.5. PLS-SEM (Partial Least Square-Structural Equation Model).

Statistical analysis uses Partial Least Square-Structural Equation Modeling (PLS-SEM) to obtain the relationship between one variable and other variables. PLS-SEM is a multivariate analysis technique used to simultaneously analyze the relationships between latent variables and indicator variables, making it highly suitable for exploratory and predictive research, as well as for complex models with a small sample size [21]. Researchers sometimes include all relationships supported by theory, which increases the complexity of the model, especially when mediation or moderation relationships are involved, as is the case in this study**.**

4. RESULTS AND DISCUSSION

4.1 Respondent Data

The demographic data of the respondents were analyzed based on several characteristics, starting with gender. Table 2 presents the distribution of respondents by gender, highlighting the proportion of male and female participants in the study. In addition to gender, the age of respondents was grouped into generational categories to provide a more detailed demographic

profile. The generational categories are classified or coded based on the BPS [22], referring to William H. Frey - Analysis of Census Bureau Population Estimates (June 25, 2020).

Table 2. Respondents' Demographic Data Based on Gender

Gender	N=152	Percentage
Male	89	58.55
Female	63	41.45

Table 3 outlines the distribution of respondents across different age groups and corresponding generations, offering insight into the generational representation within the study sample. This classification helps to contextualize the analysis, particularly in understanding how different generations may perceive or interact with the Kepahiang Local Tax Mobile Application.

Table 3. Respondents' Demographic Data Based on Age Group and Generation

Age	Generation	N=152	Percentage
17-27	Generation Z	31	20.4
28-43	Millennials	69	45.4
44-59	Generation X	52	34.2
60-65	Baby Boomers	0	0

Table 4. Respondents' Internet Usage Experience (in Years)

Internet Usage Experience	N=152	Percentage
0-5	90	59.21
6-10	45	29.61
More than 10	17	11.18

To further explore the demographic profile of the respondents, their experience in using the internet was measured by the number of years they have been online. Table 4 presents the distribution of respondents based on their internet usage experience, categorized into three groups: 0-5 years, 6-10 years, and more than 10 years. This data is crucial for understanding the respondents' familiarity with digital technologies, which may influence their intention to use the Kepahiang Local Tax Mobile Application.

4.2. Outer model

The results (Table 5 and Table 6) indicate that all indicators meet the outer loading criteria, which is above 0.7, and all constructs meet the AVE criteria, which is above 0.5 [23]. Fulfilling the outer loading criteria indicates that the indicator can represent the construct well, while fulfilling the AVE criteria means that the construct or latent variable in the model is able to consistently explain more than half of the variance of its indicators. It is also necessary to meet the criteria of Cronbach's Alpha above 0.60 and Composite Reliability above 0.70 [23], which indicates that each construct has good internal consistency and is reliable for further analysis, where the results (Table 7) show that these criteria have been met. C. Inner model R-Square, or the coefficient of determination, is a measure that indicates how much variability in the dependent variable (in this case, Behavioral Intention) can be explained by the independent variables in the model used. The RSquare value ranges from 0 to 1. The closer it is to 1, the greater the percentage of variability in the dependent variable that can be explained by the model, which means that the model is better at predicting the dependent variable.

Table 5. Outer Loadings

Construct	Indicator	Outer Loadings
Performance Expectancy	PE1	0.739
	PE2	0.725
	PE3	0.794
	PE4	0.734
Effort Expectancy	EE1	0.822
	EE2	0.857
	EE3	0.812
	EE4	0.775
Social Influence	SI1	0.765
	SI2	0.773
	SI3	0.724
	SI4	0.797
Facilitating Conditions	FC1	0.801
	FC2	0.795
	FC3	0.724
	FC4	0.731
Computer Self-Efficacy	CSE1	0.856
	CSE2	0.851
	CSE3	0.868
Cost of Service	CS1	0.772
	CS2	0.848
	CS3	0.768
Behavioral Intention to Use	BI1	0.847
	BI2	0.733
	BI3	0.827
Gender	GND	1.000
Age	AGE	1.000
Experience	EXP	1.000
Gender x Performance Expectancy		1.000
Gender x Effort Expectancy		1.000
Gender x Social Influence		1.000
Gender x Facilitating Conditions		1.000
Age x Performance Expectancy		1.000
Age x Effort Expectancy		1.000
Age x Social Influence		1.000
Age x Facilitating Conditions		1.000
Experience x Performance Expectancy		1.000
Experience x Effort Expectancy		1.000
Experience x Social Influence		1.000
Experience x Facilitating Conditions		1.000

Table 6. Average Variance Extracted (AVE)

Contruct	AVE
Performance Expectancy	0.560
Effort Expectancy	0.667
Social Influence	0.585
Facilitation Conditions	0.583
Computer Self-Efficacy	0.736
Cost of Service	0.635
Behavioral Intention to Use	0.646

Table 7. Cronbach's Alpha dan Composite Reliability

	Cronbach's Alpha	Composite Realibity *rho$_a$*	Composite realibility *rhoc*
PE	0.739	0.739	0.836
EE	0.834	0.838	0.889
SI	0.773	0.807	0.849
FC	0.765	0.775	0.848
CSE	0.822	0.827	0.893
CS	0.718	0.731	0.839
BI	0.725	0.737	0.845

An R-Square value of 0.578 (Table 8) for the Behavioral Intention to Use variable indicates that the model is able to explain 57.8% of the variability in the intention to use this application, as explained by the independent variables in the model. The effect size, or f-square (Table 9), is used to evaluate the relative impact of predictor constructs (independent variables) on the endogenous construct (dependent variable) based on their explanatory power. For the indicators, as cited [23], which referring to Cohen (1988), an f-square value of 0.02, 0.15, and 0.35 indicates a small, medium, and large effect of the exogenous latent variable, respectively, while a value below 0.02 suggests no measurable effect.

Table 8. R-Square

	Square	R-Square Adjusted
BI	0.578	0.510

Table 9. f-square atau Effect Sizes

	f-square
Age → *BI*	0.061
CSE → *BI*	0.022
CS → *BI*	0.062
EE → *BI*	0.015
Experience → *BI*	0.003
FC → *BI*	0.044
Gender → *BI*	0.039
PE → *BI*	0.123
SI → *BI*	0.070
Experience x EE → *BI*	0.001
Experience x FC → *BI*	0.036
Gender x PE → *BI*	0.008
Gender x SI → *BI*	0.047
Age x PE → *BI*	0.003
Age x FC → *BI*	0.000
Gender x FC → *BI*	0.003
Age x SI → *BI*	0.002
Experience x PE → *BI*	0.036
Age x EE → *BI*	0.012
Experience x SI → *BI*	0.005
Gender x EE → *BI*	0.005

Path Coefficients (Table 10) indicate the strength of the relationship between variables, where the larger the value (closer to -1 or 1), the stronger the effect. However, the significance of this relationship still needs to be tested using the T-Statistic or P-Value, which will be discussed further in the hypothesis testing subsection.

Table 10. Hypothesis Testing Results

Hypothesis	T-Statistics	P-Values	Supported
H1. PE → *BI*	3.462	0.001	Yes
H1a. Gender x PE → *BI*	1.034	0.301	No
H1b. Age x PE → *BI*	0.563	0.574	No
H1c. Experience x PE ->*BI*	1.709	0.087	No
H2. EE → *BI*	1.192	0.233	No
H2a. Gender x EE → *BI*	0.711	0.477	No
H2b. Age x EE → *BI*	1.182	0.237	No
H2c. Experience x EE ->*BI*	0.249	0.804	No
H3. SI → *BI*	2.639	0.008	Yes
H3a. Gender x SI → *BI*	2.147	0.032	Yes
H3b. Age x SI → *BI*	0.383	0.701	No
H3c. Experience x SI ->*BI*	0.650	0.515	No
H4. FC → *BI*	1.902	0.057	No
H4a. Gender x FC → *BI*	0.589	0.556	No
H4b. Age x FC → *BI*	0.108	0.914	No
H4c. Experience x FC ->*BI*	1.731	0.084	No
H5. CSE → *BI*	1.345	0.179	No
H6. CS → *BI*	2.250	0.024	Yes

4.3. Hypothesis Testing

Hypothesis testing is conducted by considering the TStatistic and P-value. A hypothesis is supported if the TStatistic is greater than 1.96 and the P-Value is less than 0.05. Conversely, the hypothesis is not supported if the TStatistic less than 1.96 and the P-Value greather than 0.05. In SmartPLS 4, by performing Bootstrapping calculations, the T-Statistic and P-Value values are obtained in the Path Coefficients results and summarized as follows (Table 11).

Table 11. Hypothesis Testing Results

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H4c. Experience x FC ->*BI*	1.731	0.084	No
H5. CSE → *BI*	1.345	0.179	No
H6. CS → *BI*	2.250	0.024	Yes

4.2. Discussion

This study found that the factors influencing the intention to use Kepahiang Local Tax mobile application are Performance Expectancy, Social Influence, and Cost of Service, with Performance Expectancy has a positive effect, while Cost of Service has a negative effect.

The performance expectancy factor becomes the most dominant factor in influencing behavioral intention in the context of using the Kepahiang Local Tax mobile application based on path coefficients value (Table IX). Regarding the moderating effects, the results show that Gender, Age, and Experience do not moderate the relationship between Performance Expectancy and Behavioral Intention. This indicates that Performance Expectancy, the belief that the application will be beneficial and support users' needs, consistently impacts users' intention to use the application, regardless of demographic differences or users' experience levels.

Regarding the social influence factor, the influence or pressure from others, such as friends or family, also plays an important role in affecting their decisions the results show that only Gender moderates the relationship between Social Influence and Behavioral Intention, while Age and Experience do not. This indicates that the social influence in determining the intention to use the Kepahiang Local Tax mobile application varies more based on gender. In other words, gender plays a role in how strongly social pressure influences a person's decision to use the application, while age and experience do not have a significant impact in strengthening or weakening the relationship between Social Influence and Behavioral Intention.

Cost of Service has a negative effect on BI, indicating that the higher the perceived service cost or disproportionate cost, the lower the intention of the public to use the appli- cation, which emphasizes the importance of cost factors in users' decisions.

Regarding the two factors from UTAUT, namely Effort Expectancy and Facilitating Conditions, it was found that they do not have a positive effect on Beavioral Intention. In terms of Effort Expectancy, users are not driven by ease of use, which may occur because users who have never used the application may focus more on the direct benefits (Performance Expectancy). As for Facilitating Conditions, it indicates that even though users have access or support to use the application, this is not enough to motivate their intention to use it.

In addition to Effort Expectancy and Facilitating Con- ditions, Computer Self-Efficacy was also found to have no positive effect on Behavioral Intention. This indicates that high Computer Self-Efficacy, or self-confidence in using technology, does not automatically make users interested in using the Kepahiag Local Tax mobile application if they do not perceive direct benefits or find the application relevant to their needs.

5. CONCLUSION

5.1 Implications and Recommendations

Based on these findings, here are some recommendations:

- Based on the findings that performance expectancy (PE) has a positive influence on behavioral intention (BI), it is recommended that the Kepahiang Local Tax mobile application be designed to further enhance user convenience and ease in managing local taxes.
  a) Tax digitalization has enhanced efficiency by accelerating payment processes, with studies indicating that diverse payment methods drive higher adoption of digital applications [24], [25]. However, the Kepahiang Local Tax mobile application currently only supports BRIVA, limiting access for taxpayers without BRI accounts or familiarity with this method. To improve inclusivity, the Regional Financial Agency of Kepahiang is advised to explore additional payment options—both cash and non-cash. A preliminary survey on taxpayer preferences is recommended to guide the selection of priority payment methods, ensuring broader accessibility and increased application adoption.
  b) To improve user engagement, it is recommended to add a reminder feature to the application. Currently, the app lacks user accounts and transaction history tracking. Introducing account-based access would allow personalized reminders—via push notifications, email, or SMS—containing bill details, due dates, and payment links. This feature can enhance compliance by informing users of their obligations and avoiding late payment penalties.

c) The application should also be expanded to cover all local tax types beyond PBB-P2 and BPHTB, aligning with its name and broadening its reach. Alternatively, the Regional Financial Agency may consider developing a Super App that integrates local tax services with other government services. Such integration, supported by a cross-selling strategy, could increase adoption and engagement, particularly for tax-related functions.

- Since social influence is crucial, a promotional program involving community leaders can be effective. Empowering local officials at the urban village, village, or neighborhood level, who have been involved in PBB-P2 collection but haven't used the app, can help promote the Kepahiang Local Tax mobile application. These officials can guide taxpayers in downloading, checking, and paying their taxes. To improve the program's effectiveness, a performance-based reward system with incentives and recognition for officials who boost app adoption can be introduced.
- Given the role of gender in moderating the influence of social factors on behavioral intention, the application's socialization efforts should tailor communication approaches for men and women. This adjustment can enhance the effectiveness of outreach within the community by employing a more targeted approach.
- Since the cost of service is a negative factor, it is recommended to consider subsidy policies, discounts, or the removal of additional fees to make the application more affordable and attractive to the public. Currently, there is an additional fee of Rp1,000 charged when making BRIVA payments, which applies per tax object per tax year. If it cannot be completely eliminated, it can be minimized through the following ways:
  a) Waiving the additional fee for the first-time use of a user account.
  b) There is a quota for waived additional fees each day or within a certain period, with a restriction of one quota per user while available.
  c) A single payment code can be generated for multiple tax objects and tax years, so the fee is only charged once.

5.2 Limitations and Directions for Future Research

This study had limitations and has recommendations for future research.

1. **Geographical Scope:** The study was limited to Kepahiang, a small district, which may not represent other areas with different technological or socio-economic conditions. Future research should include multiple regions for broader applicability.
2. **Single-Feature Application:** The study focused on a mobile app designed for only two types of local taxes. Research could expand to evaluate applications covering a broader range of public services to understand cross-service effects.
3. **Quantitative Method:** The study used only a quantitative survey, which limits understanding of user behaviors. A mixed-method approach combining quantitative and qualitative methods (e.g., interviews, focus groups) could provide deeper insights, especially for specific user groups.
4. **Experience Indicators:** User experience was measured via general internet usage, which may not fully capture digital experience relevant to tax apps. Future research should explore more specific experience indicators, like mobile payment use or prior government app experience.
5. **Sampling Limitations:** The sample size of 152 respondents may not capture sufficient subgroup differences. Increasing the sample size would improve statistical power and help identify moderation effects more accurately.
6. **Gender-Specific Insights: While** gender moderates social influence on behavioral intention, the study does not explore specific promotional strategies for different genders. Future research should investigate gender-based differences in promotional effectiveness.
7. **Comparative Platform Strategies:** As regional governments collaborate with third-party superapps, future research could compare user adoption and preferences between government-developed apps and integrated platforms to assess their long-term sustainability.

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