

**ANALYSIS OF PERCEIVED EASE OF USE, ATTITUDE, AND
PERCEIVED RISK AS FACTORS INFLUENCING E-FILING USE**

A THESIS

Presented as a Partial Fulfillment of the Requirements to Obtain the Bachelor
Degree in Accounting Department



By:

AULIA FATIMA

Student Number: 13312007

**INTERNATIONAL PROGRAM
FACULTY OF ECONOMICS
UNIVERSITAS ISLAM INDONESIA
YOGYAKARTA**

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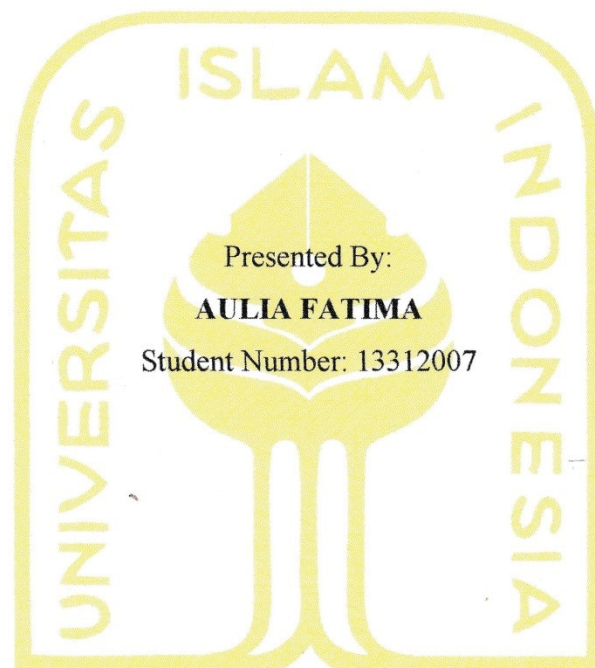
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A BACHELOR DEGREE THESIS

By:

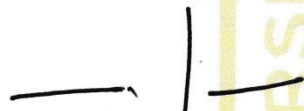
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DECLARATION OF AUTHENTICITY

Hereby I declare the originality of the thesis; I have not presented someone else's work to obtain my university degree, not I have presented someone else's words, ideas or expressions without any of the acknowledgements. All quotations are cited and listed in the bibliography of the thesis. If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, January 3rd, 2018



Aulia Fatima

فَإِنَّ مَعَ الْعُسْرِ يُسْرًا ۝

“For indeed, with hardship [will be] ease.”

— *Ash-Sharh [94]:5*

“You can, you should, and if you’re brave enough to start, you will.”

— Stephen King

“Be the change that you wish to see in the world.”

— Mahatma Gandhi

“Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.”

— H. Jackson Brown Jr.

“At the end of the day, we can endure much more than we think we can.”

— Frida Kahlo

Earnest gratitude,

This thesis is dedicated to my parents and families who have loved and stood behind me from the start and also my friends who have supported me during the process of this thesis writing.

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We ask Allah SWT to grant us sincerity and accept all of our works, and to enable us to perform all that pleases Him.

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ABSTRACT

Governments worldwide are moving towards utilizing the power of information, communication and technology (ICT) to make public service more effective and efficient. E-filing, is a system of tax returns submission electronically which is conducted through the online system in real time. In Indonesia, this system is also known as e-SPT. According to Directorate General of Taxation verdict No. Kep-88/pj/2004 on tax return submission electronically, taxpayers can submit their tax returns electronically by downloading an application through an application service provider chosen by the Directorate General of Taxation (DGT) with 24/7 access. This study analyzes the factors influencing e-filing use. Based on the sample of 155 respondents in Yogyakarta with convenience sampling method used, path analysis results show that Perceived Ease of Use (PEOU) and Attitude have a positive and significant impact on e-filing use. On the contrary, Perceived Risk (PR) has negative impact on e-filing use. This study is significant for scholars in understanding the factors that affect e-filing use. Moreover, for DGT, this study contributes to the input of the e-filing system revitalization and development for a better e-government service in Indonesia.

Keywords: e-filing, perceived ease of use, attitude, perceived risk, TAM theory, tax, e-government, Indonesia

ABSTRAK

Seiring dengan berkembangnya e-government pada dekade ini, banyak cara yang dapat dilakukan untuk membuat pelayanan publik menjadi lebih efektif dan efisien. Pemerintah di seluruh dunia bergerak lebih maju menuju pemanfaatan kekuatan informasi, komunikasi, dan teknologi informasi (TIK) dengan memasuki dimensi baru melalui e-filing. E-filing, atau yang lebih dikenal dengan sebutan e-SPT di Indonesia, merupakan sebuah sistem pelaporan pajak yang dilakukan melalui sistem online secara real time. Berdasarkan Keputusan Direktorat Jenderal Pajak No. Kep-88/pj/2004 perihal pelaporan pajak secara elektronik, wajib pajak dapat melakukan pelaporan pajak secara elektronik dengan cara mengunduh sebuah aplikasi melalui penyedia pelayanan aplikasi yang telah ditentukan oleh Direktorat Jenderal Pajak yang dapat diakses 24 jam. Penelitian ini menganalisis faktor-faktor yang mempengaruhi penggunaan e-filing. Berdasarkan sampel yang berjumlah 155 responden di Yogyakarta, menggunakan metode convenience sampling, hasil dari path analysis menunjukkan bahwa persepsi kemudahan dan sikap berpengaruh positif-signifikan terhadap penggunaan e-filing. Akan tetapi, hasil analisis menunjukkan bahwa persepsi resiko berpengaruh negative terhadap penggunaan e-filing. Penelitian ini berpengaruh signifikan kepada akademisi dalam memahami lebih dalam mengenai faktor-faktor yang berhubungan dengan penggunaan e-filing. Selain itu, penelitian ini juga dapat memberikan kontribusi kepada Direktorat Jenderal Pajak (DJP) sebagai input untuk merevitalisasi dan mengembangkan sistem e-filing untuk memajukan pelayanan e-government di Indonesia.

Kata kunci: e-filing, persepsi kemudahan, sikap, persepsi resiko, teori TAM, pajak, e-government, Indonesia

CHAPTER I

INTRODUCTION

1.1. BACKGROUND OF THE STUDY

In today's era of globalization, several changes have been made in various aspects of human life. A very visible and contrast changes are the development in the field of technology that experienced rapid development from year to year, especially in the field of electronics that bring ease in performing archival tasks. One of the influence of technological progress is e-government. As mentioned by Abdurrohman, Domai, & Shobaruddin (2015), e-government is an interaction mechanism between people and governments using information technology with the purpose of increasing effectiveness and efficiency of public services.

The Ministry of Finance of Indonesia have developed electronic tax reporting called e-SPT. Based on Article 1 of Law Number 28 Year 2007 SPT (annual notice letter) itself is a letter that is used to report the calculation and payment of taxes, tax objects and or non taxable objects and/or assets and liabilities (Chandra, 2016). Fundamental changes made by the government related to the modernization of taxes occurred in 2004 where the DGT sought to fulfill taxpayers' aspirations by simplifying the procedures for reporting tax returns. It was marked with the issuance of Decision of the Director General of Tax No. KEP-88/PJ/2004 dated May 14, 2004 on the delivery of SPT electronically. After

the success of e-SPT program on January 24, 2005, the President of the Republic of Indonesia together with DGT launched the e-filing system (Laihad, 2013).

e-SPT is a system of tax returns submission electronically conducted through the online system in real time, first established on January, 24 2011 following *Directorate General of Taxation verdict* Kep-88/PJ/2004 on May, 14, 2004. The goal of e-filing establishment is to help taxpayers in reporting tax returns in paperless form with less administrative costs (Laihad, 2013). Beside that, as mentioned by Ilias, Abd Razak, & Yasoa' (2014), the important thing about e-filing usage is that it is safe and secure for archiving tax returns. According to *Directorate General of Taxation verdict* No. Kep-88/pj/2004 on tax return submission electronically, taxpayers can submit their tax returns electronically by downloading an application through an application service provider chosen by the Directorate General of Taxation (DGT) with 24/7 access.

However, as mentioned by Laihad (2013), in this meantime, there are not so many taxpayers implementing e-filing on tax returns submission because of less socialization from Direktorat Jenderal Pajak. In addition, most taxpayers still can't effectively use new technologies. They assume that the usage of e-filing will be more complex rather than the old tax return submission method. Claudia (2016) stated that there are still a lot of taxpayers tend to choose manual tax return submission instead of using e-filing with several reasons such as the fear of network error and inflexible access that will possibly end up in data loss and insecurities.

In the report of Annual Income Tax Returns, the Directorate General of

Tax actually provides various facilities for the public in reporting its obligations through post office, e-SPT, and even reporting to the tax service office. Amianti (2017), reported that the number of taxpayers who report electronically signifies the success of national tax authorities in developing tax reporting because the awareness of the community on e-filing usage has increased since the tax amnesty. Moreover, e-filing avoids taxpayers from long-lines in tax service office.

Table 1.1. Number of Taxpayers Using e-SPT

Year	Number of Taxpayers Using e-SPT
2012	21,779
2013	26,187
2014	1,029,296
2015	2,580,568
2016	5,000,000 ++

Source: Annual report of Directorate General of Taxation, 2015

As recorded by DGT, the total of taxpayers in Indonesia is around 29 million. However, by 2016, as reported in annual report of DGT, it is found that only 6 millions of them have reported the tax return (Kusuma, 2017). Table 1.1. shows that approximately 5 millions taxpayers have used e-SPT. It can be concluded that the usage of e-SPT in Indonesia needs to be increased because there are still 1 million taxpayers that have not used e-SPT.

Due to the significant role of e-SPT usage and its acceptance in tax return process, there have been several studies conducted regarding the factors that will affect the effectiveness and efficiency of e-filing usage. In Indonesia, studies

conducted by Laihad (2013), Wowor, Morasa, & Elim (2014), Jimantoro & Tjondro (2014), Nurhasanah, Firmansyah, & Novrida (2015), Claudia (2016), and Chandra (2016) show that Perceived Usefulness (PU), Perceived Ease of Use (PEOU), attitude, experience, safety and security, payment speed, users' satisfaction, subjective norms, perceived behavioral control, and computer self efficacy have an impact on the usage of e-filing.

Furthermore, other studies conducted by Ambali (2009), Illias, Abd Razak, & Yaso' (2009), Ojha, Sahu, & Gupta (2009), Azmi & Bee (2010), Lu, Huang, & Lo (2010), Azmi & Kamarulzaman (2012), Ibrahim & Chandra (2015), Chittoo & Dhotah (2016), and Sondakh (2017) found that there are several factors that affect e-filing, such as technology readiness level, Perceived Risk (PR), Perceived Usefulness (PU), Perceived Ease of Use (PEOU), trust, perceived system quality, experience, education background, information system quality, information quality, perceived credibility, satisfaction, safety, problems, social and moral norms, tax equity, personal innovativeness in information technology, relative advantage, compatibility, and performance.

However, several variables are found to be inconsistent, such as Perceived Ease of Use (PEOU), Attitude, and Perceived Risk (PR). Azmi & Kamarulzaman (2012) stated that Perceived Ease of Use (PEOU) does not significantly affect the e-filing adoption, whereas Ojha, Sahu, & Gupta (2009), Noviandini (2012), Laihad (2013), Perkasa & Rustam (2016), and Claudia (2016) found that PEOU have a significant influence on e-filing usage. Attitude is also found inconsistent. Laihad (2013) found that attitude is significant to the e-filing usage, in contrast,

Sondakh (2017) stated that attitude toward e-filing usage is not significantly giving an impact. In addition, Perceived Risk (PR) also found to be inconsistent. According to Chittoo & Dhotah's (2016) study, PR is found to be insignificant to the e-filing usage while Schaupp & Carter (2010) stated that PR is significant to e-filing usage. As different results for several variables are inconsistent to the usage of e-filing, researcher found that the cause of this difference is that the measurements used in the previous studies were particularly different from one another.

Among those mentioned studies above, several authors found some limitations and recommendations for future research regarding to the usage of e-filing and its acceptance factors. It is found in each previous study that the dimension used to measure the variables by the authors were particularly different, therefore, it caused insignificance to the results of the studies. As an addition, Azmi & Kamarulzaman (2012), regarding to the PR, expressed that companies, that engage in complex transactions, may focus on different risk facets than individual taxpayers, when e-filing tax returns. Also, Sondakh (2017) mentioned that the survey concentrates on a specific area and does not represent the whole of Indonesia. Hence, caution needs to be taken when generalizing this study to the whole of Indonesia.

On the other hand, Agustin (2014) recommended future research to add unused indicators of e-filing such as attitude toward behavior and to use different unit of analysis, population, and sample to provide supporting findings and to strengthen previous theories. Additional research is also needed to determine

whether the results of this study can be replicated in other population and e-government services. To add, Claudia (2016) suggests to use Perceived Ease of Use (PEOU) as a reference for future research.

Therefore, this study endeavours to decrease the gap arise in the previous studies to give comprehensive results on the factors that will affect the usage of e-filing. For that reason mentioned above, this study will focus on Perceived Ease of Use (PEOU), attitude toward behavior, and Perceived Risk (PR) as the determinants to e-filing adoption due to the suggestions and inconsistent results found on previous research.

1.2. PROBLEM FORMULATION

The objects of this study is to solve following problems:

1. Does Perceived Ease of Use (PEOU) influence the e-filing acceptance and its usage?
2. Does Attitude influence the e-filing acceptance and its usage?
3. Does Perceived Risk (PR) influence the e-filing acceptance and its usage?

1.3. RESEARCH OBJECTIVES

The purposes of this study are to:

1. Analyze the influence of Perceived Ease of Use (PEOU) on the e-filing acceptance and its usage.
2. Analyze the influence of Attitude on the e-filing acceptance and its usage.

3. Analyze the influence of Perceived Risk (PR) on the e-filing acceptance and its usage.

1.4. RESEARCH CONTRIBUTIONS

This study is made with the intention to give benefits and knowledge for the following interested users:

1. The Field of Accounting

This study is hopefully will give deeper understanding regarding e-filing acceptance and its usage and expected to be useful in future research as a reference for developing studies about e-filing usage.

2. The Directorate General of Taxation

This study is aimed to give relevant and reliable information to the Directorate General of Taxation in Indonesia to develop e-filing usage in Indonesia.

1.5. SYSTEMATICS OF WRITING

Systematics of writing consists of the outline of the study that will help readers to understand this study easily. This study consists of:

CHAPTER I : INTRODUCTION

This chapter gives general study background, problem formulation, research objective, research contribution, and systematics of writing

CHAPTER II: REVIEW OF RELATED LITERATURE

The second chapter of this study, gives pictures about literature used in this study. This includes literature review, theoretical review, research model, and hypothesis development.

CHAPTER III: RESEARCH METHOD

This third part of the study explains about the variables used in this study, population and sampling method, tools used to analysis the data, and data collection method and its analysis.

CHAPTER IV: DATA ANALYSIS AND DISCUSSIONS

This chapter of this study focus on the results and findings of the data analysis.

CHAPTER V : CONCLUSIONS AND RECOMMENDATIONS

The last chapter of this study encompasses conclusion regarding the research as a whole and as a closing part of this study. This part also contains recommendations and suggestions for future studies.

CHAPTER II

REVIEW OF RELATED LITERATURE

2.1. LITERATURE REVIEW

2.1.1. INTRODUCTION

As mentioned by Abdurrohman, Domai, & Shobaruddin (2015), e-government is an interaction mechanism between people and a government using information technology with purpose to increase effectivity and efficiency of public services. Schneider & Bowen, and Dawes (as cited in Dombrowski, Hayes, & Mazmanian, 2014), defined e-government as the study of technology used to support internal government operations in order to engage citizens and enhance access to government services. According to Carter & Belanger (2005), e-government increases the convenience and accessibility of government services and information to citizens. Islam et al. (as cited in Mohd, 2003), mentioned that the increasing development of e-government caused by “the potential benefits where e-government can enhance the way that a government interacts with citizens and businesses”. According to United Nation e-Government Readiness Index (2016), there has been high numbers of countries that are starting e-government service to provide online services through online platforms that help people to access public services. Referring to the research done by United Nation e-Government Readiness Index on 2016, Indonesia ranked 116 of 193 with 0.4478 e-government development index. It is also found that Indonesia’s rank on e-government development falling down continuously since 2005.

Carter & Belanger (2005) stated that despite the advantages of e-government to expand government responsibility to subjects, greater public access to information and a more efficient and cost-effective government, the success and acceptance of e-government initiatives are contingent upon citizens' willingness to adopt this innovation. According to Dombrowski et al. (as cited in Dombrowski, Hayes, & Mazmanian, 2014), government services does not happen without substantial invisible work by intermediaries, the individuals who assist others in gaining access to and use of these services. They divided challenges in e-government adoption into four aspects.

First is awareness or how familiar or conscious an individual is of a particular service or e-government initiative, including how familiar one is with the benefits that a particular service might provide. Awolaye et al. (as cited in Dombrowski, Hayes, & Mazmanian, 2014), found that awareness has been identified as the challenge for e-government, because it is a necessary precursor to the use of a system.

Second is usefulness that defined by Nam and Sagoyo (as cited in Dombrowski, Hayes, & Mazmanian, 2014) as users' belief that there would be a personal benefit from using an e-government system. However, Pearson (1977), Lucas (1981), and Turner (1982) found that generally, users of new information systems are pessimistic about the benefit generated from the information systems itself. These statements are also supported by Dombrowski, Hayes, & Mazmanian (2014) who found that these government programs are often thought to be harmful and/or risky by potential clients.

The third aspect of new system acceptance is users' trust. Trust, according to Bélanger et al. (as cited in Dombrowski, Hayes, & Mazmanian, 2014), is said to exist when a person is confident in the reliability and integrity of another party. Dombrowski, Hayes, & Mazmanian (2014) argued that if trust tends to be low in any party, they are unlikely to engage with these systems. Common trust-related concerns include a diminished sense of privacy; the potential for the misuse of personal data; and the reluctance to disclose personal, intimate information (General Accounting Office (GAO) and McClure (2001), Bélanger et al. (2002), GAO and McClure (2001), Carter and Weerakkody (as cited in Dombrowski, Hayes, & Mazmanian, 2014)).

The last challenge for new system adoption is digital divide. According to Riggins & Dewan, and Bélanger & Carter (as cited in Dombrowski, Hayes, & Mazmanian, 2014), what is fundamental to digital divide is the capacity or the lack access to technology, whether information and communication technologies or their underlying infrastructure. The usage of information systems are often misunderstood as contradictive to its purpose—to improve decision making and increase organizational effectiveness and efficiency—by its users (Lyytinen, 1987). New users of a certain system usually do not understand deeply about the systems they are about to use and the amount of the output they can gain (Lucas, 1975). Lyytinen (1987) mentioned that three most common problems could possibly happen when establishing new information system include complexity, concept, and people's reactions.

Dorasamy, Marimuthu, Raman, & Kaliannan (2012) stated that tax filing

whether done manually or via digital means is an important phenomenon for most income earners and business entities. Governments worldwide are moving towards utilizing the power of information, communication and technology (ICT) by embarking into e-filing. According to Trauner (2007), Davis (1989), and Joppe (as cited in Asianzu & Maiga, 2012), e-taxation is a specific usage of e-government. E-filing refers to trans-organizational processes with data transfer between the IT systems of the professionals and those of the tax authorities. The benefits from the use of the e-tax systems are many, it includes enjoying cost-free preparation and lodgment of tax returns, safety and security, all time availability and time saving, and tax returns can be completed on any computer anywhere. These benefits of e-taxation are linked to the adoption and usage of the e-tax services.

e-SPT is a system of tax returns submission electronically conducted through the online system in real time, first established on January, 24 2011 following *Directorate General of Taxation verdict Kep-88/PJ/2004* on May, 14, 2004. The goal of e-filing establishment is to help taxpayers in reporting tax returns in paperless form with less administrative costs (Laihad, 2013). Beside that, as mentioned by Ilias, Abd Razak, & Yaso' (2014), the important thing about e-filing usage is that it is safe and secure for archiving tax returns. According to *Directorate General of Taxation verdict No. Kep-88/pj/2004* on tax return submission electronically, taxpayers can submit their tax returns electronically by downloading an application through an application service provider chosen by the Directorate General of Taxation (DGT) with 24/7 access.

However, as mentioned by Laihad (2013), in this meantime, there are not so many taxpayers implementing e-filing on tax returns submission because of less socialization from Direktorat Jenderal Pajak. In addition, most taxpayers still can't effectively use new technologies. They assume that the usage of e-filing will be more complex rather than the old tax return submission method. Claudia (2016) stated that there are still a lot of taxpayers tend to choose manual tax return submission instead of using e-filing with several reasons such as the fear of network error and inflexible access that will possibly end up in data loss and insecurities.

2.1.2. FACTORS INFLUENCING THE USAGE OF E-FILING

According to the theory of Technology Acceptance Model (TAM), there are six variables that determine the usage of a system.

- a. Attitude
- b. Perceived Usefulness (PU)
- c. Perceived Ease of Use (PEOU)
- d. Information System Quality
- e. Information Quality
- f. Perceived Credibility

In relation with online tax return submission, there are previous studies found several factors that affect the usage of e-filing. Ojha, Sahu, & Gupta, 2009; Noviandini, 2012; Laihad, 2013; Perkasa & Rustam, 2016; Claudia, 2016; and

Kumar & Gupta, 2017, found that Perceived Usefulness (PU) have an impact on e-filing adoption. Beside that, Perceived Ease of Use (PEOU) (Ojha, Sahu, & Gupta, 2009; Noviandini, 2012; Schaupp & Carter, 2010; Laihad, 2013; Claudia, 2016; and Chandra, 2016), and Perceived Risk (PR) (Schaupp & Carter, 2010; Chittoo & Dhotah, 2016) also found to be determinants that affect the usage of e-filing.

No	Variable	Author	Year	Significant	Insignificant	
1	Perceived Usefulness (PU)	Ojha, Sahu, & Gupta	2009	✓		Consistent
		Noviandini	2012	✓		
		Laihad	2013	✓		
		Perkasa & Rustam	2016	✓		
		Claudia	2016	✓		
		Kumar & Gupta	2017	✓		
2	Perceived Ease of Use (PEOU)	Ojha, Sahu, & Gupta	2009	✓		Inconsistent
		Noviandini	2012	✓		
		Azmi & Kamarulzaman	2012		✓	
		Laihad	2013	✓		
		Claudia	2016	✓		
		Chandra	2016	✓		
3	Attitude	Laihad	2013		✓	Inconsistent
		Sondakh	2017	✓		
4	Perceived Risk	Schaupp & Carter	2010	✓		Inconsistent
		Chittoo & Dhotah	2016		✓	

Table 2.1. E-Filing Variables Classification

However, according to the table of variables classification (Table 2.1.), several variables is found to be inconsistent such as Perceived Ease of Use (PEOU), Attitude, and Perceived Risk (PR). Azmi & Kamarulzaman (2012) stated that Perceived Ease of Use (PEOU) does not significantly affect the e-filing adoption, whereas Ojha, Sahu, & Gupta (2009), Noviandini (2012), Laihad (2013), Perkasa & Rustam (2016), and Claudia (2016) found that PEOU have a significant influence regarding e-filing usage. Moreover, attitude is also found

inconsistent. (Sondakh, 2017) found that attitude is significant to the e-filing usage, but, in contrary, (Laihad, 2013) stated that attitude toward e-filing usage is not significantly giving an impact. In addition, Perceived Risk (PR) also found to be inconsistent. According to Chittoo & Dhotah's (2016) study, PR is found to be insignificant to the e-filing usage while Schaupp & Carter (2010) stated that PR is significant to e-filing usage. As different results for several variables are inconsistent to the usage of e-filing, researcher found that the cause of this difference is that the measurements used in the previous studies were particularly different from one another.

2.1.2.1. THEORY OF TECHNOLOGY ACCEPTANCE MODEL (TAM)

VARIABLES

1. Perceived Usefulness (PU)

According to Davis (1989), Perceived Usefulness (PU) is a degree of a particular technology usage that will improve the user's work performance. According to Adamson and Shine (as cited in Perkasa & Rustam, 2016), PU is defined as what constructs one's belief that the use of a particular technology will improve their performance. It can be concluded that PU is inter-related to the system's productivity and effectivity of its usage as a whole to increase the performance of the system's users (Perkasa & Rustam, 2016). It is found that PU have a strong impact on people's intention and attitude over the usage of a system or a behavior (Davis, 1989; Chang. et al., 2005). In relation with perceived usefulness, if the usage of e-filing is considered beneficial to the users, they will

definitely use the system. Otherwise, if the users feel that the system of e-filing doesn't benefit them, they will doubt the establishment of e-filing (Laihad, 2013).

Noviandini (2012), Laihad (2013), and Perkasa & Rustam (2016) found that PU is consistently significant to the usage of e-filing.

2. Perceived Ease of Use (PEOU)

Perceived Ease of Use (PEOU) can be defined as the degree to which the prospective user expects the target system to be free of effort that relevant in computer use behaviors (Davis F. D., 1989). In other words, according to Davis (as cited in Kim, Chun, & Song, 2009) systems that are easy to use, and have easy, simple interfaces, should be systems that are also useful for people in their jobs. Restated, ease of use can be considered a pre-requisite for useful systems. Morris & Dillion (as cited in Kim, Chun, & Song, 2009), revealed that if an individual perceives a system to be easy to use, he/she is more likely to perceive the system to be useful also.

Azmi & Kamarulzaman (2012) stated that Perceived Ease of Use (PEOU) does not significantly affect the e-filing use, while Ojha, Sahu, & Gupta (2009), Noviandini (2012), Laihad (2013), Perkasa & Rustam (2016), and Claudia (2016) found that PEOU has a significant impact in e-filing use.

3. Attitude

According to Davis (1989) and supported by Chang et al. (2005), attitude is personal interest towards a system or behavior. Looking at the Technology

Acceptance Model (TAM), an attitude toward behaviour is an output of users' beliefs which are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) and an input to Behavioural Intention (BI) to use certain system. It is found by Davis (1989) that attitude toward system's usage is indirectly affect actual system use. The attitude to use is concerned with the user's evaluation of the desirability of employing a particular information system application (Surendran, 2012). According to Fazio (as cited in Kim, Chun, & Song, 2009), an attitude affects an individual's behaviors by filtering information and shaping the individual's perception of the world. In addition, they stated that a user who strongly holds a favorable attitude toward using a certain technology may adopt and continuously use the technology; but a user who weakly holds a favorable attitude toward using a technology may be easily persuaded to change his or her favorable attitude, preventing adoption or continued use of the technology.

Laihad (2013) found that attitude toward behavior does not affect the use of e-filing, but, in contrary, Sondakh (2017) proved that attitude shows significant impact on e-filing adoption.

2.1.2.2. OTHER VARIABLE

1. Perceived Risk

Perceived Risk (PR) is defined as taxpayers' perception on the reliability of the system's usefulness/functionality and the control of their personal data information in an online environment (Azmi & Bee, 2010). According to

Warkentin et al. (2002) and Pavlou (2003), Perceived Risk (PR) is defined as the citizen's subjective expectation of suffering a loss in pursuit of a desired outcome. It is composed of behavioral and environmental uncertainty. Behavioral uncertainty exists because online service providers may behave in an opportunistic manner by taking advantage of the impersonal nature of the electronic environment, while environmental uncertainty arises due to the unpredictable nature of internet-based technology that is beyond the control of the consumer.

Chittoo & Dhotah's (2016) stated that PR is insignificant to the e-filing usage while Schaupp & Carter (2010) stated that PR is significant to e-filing usage.

2.1.3. SUMMARY AND IMPLICATIONS

Among those mentioned studies above, several authors found some limitations and recommendations for future research regarding to the usage of e-filing and its acceptance factors.

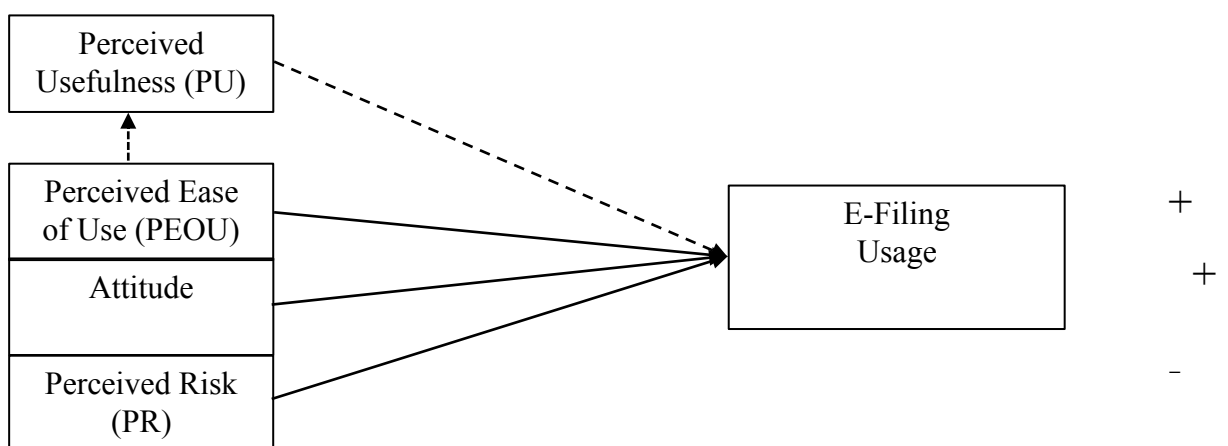
It is found in previous studies that the dimension used to measure the variables was particularly different. In the end, it caused insignificance to the results of the studies. In addition, Azmi & Kamarulzaman (2012), regarding to the PR, expressed that companies, that engage in complex transactions, may focus on different risk facets than individual taxpayers, when e-filing tax returns. Also, Sondakh (2017) mentioned that the survey concentrates on a specific area and

does not represent the whole of Indonesia. Hence, caution needs to be taken when generalizing this study to the whole of Indonesia.

Moreover, Agustin (2014) recommends future research to add unused indicators of e-filing such as attitude toward behavior and to use different unit of analysis, population, and sample to provide supporting findings and to strengthen previous theories. Additional research is also needed to determine whether the results of this study can be replicated in other population and e-government services. To add, Claudia (2016) suggests to use Perceived Ease of Use (PEOU) as a reference for future research.

Therefore, this study endeavours to decrease the gap arise in the previous studies to give comprehensive results on the factors that will affect the usage of e-filing. For that reason mentioned above, this study will focus on Perceived Ease of Use (PEOU), attitude toward behavior, and Perceived Risk (PR) as the determinants to e-filing adoption due to the suggestions and inconsistent results found on previous research.

Figure 2.1. Research Model



2.2. THEORETICAL FRAMEWORK

Theory of Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM), introduced by Davis (1986), is an adaptation of Theory of Reasoned Action (TRA) specifically tailored for modeling user acceptance of information systems. The goal of TAM itself is to provide an explanation of the determinants of computer acceptance that is general, capable of explaining user behavior across a broad range of end-user computing technologies and user populations. A key purpose of TAM, therefore, is to provide a basis for tracing the impact of external factors on internal beliefs, attitudes, and intentions. In accordance to the results of some empirical studies by Liu & Arnett, Gefen et al., Pavlou, and Horst et al. (as cited in Lu, Huang, & Lo, 2010), TAM is not only applied to examine new information technology acceptance, intention to use or behavior, and further to ensure TAM suitable for the explanation of online user behavior issues. The rationale of the technology acceptance model is that the influence of external variables on technology acceptance behaviour is mediated through user beliefs and attitudes, in which beliefs represent a degree of instrumentality tied to action and attitudes are purely affective. Beliefs relate to an individual's subjective assessment that performing some behaviour will result in a specific consequence, whereas attitudes relate to an individual's positive or negative affective feelings about performing the behaviour (Lee et al. (as cited in Erasmus, Rothmann, & Van Eeden, 2015).

1. Perceived Usefulness (PU)

According to Davis, Bagozzi, & Warshaw (1989), TAM supposes that two particular determinants, perceived usefulness (PU) and perceived ease of use (PEOU), are the primary relevance for computer acceptance behaviors. Davis (1989) defined Perceived Usefulness (PU) as “the degree to which a person believes that using a particular system would enhance his or her job performance”. This also follows from the definition of the word “useful”: “capable of being used advantageously”. Therefore, he concluded that a system with high degree of Perceived Usefulness (PU), in turn, is one for which a user believes in the existence of a positive use-performance relationship.

2. Perceived Ease of Use (PEOU)

Davis (1989) defines Perceived Ease of Use as the “degree to which a person believes that using a particular system would be free of effort”. This definition follows from the definition of “ease”: “freedom from difficulty or great effort”. Radner and Rothschild (as cited in Davis, 1989), defined effort itself as the limited source that a person can allocate to several activities that he or she is responsible of. Davis (1989) concluded that an application perceived to be easier to use than another is more likely to be accepted by the users.

3. Attitude

According to Davis (1989) and supported by Chang et al. (2005), attitude is personal interest towards a system or behavior. Looking at the Technology

Acceptance Model (TAM), an attitude toward behaviour is an output of users' beliefs which are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) and an input to Behavioural Intention (BI) to use certain system. It is found by Davis (1989) that attitude toward system's usage is indirectly affect actual system use. The attitude to use is concerned with the user's evaluation of the desirability of employing a particular information system application (Surendran, 2012).

4. Information Quality and Information System Quality

As mentioned by Chang et al, (2005), information quality represents the quality of the output from a system or a behavior regarding the users' needs. Meanwhile information system quality, as stated by DeLone and McLean (2003), is associated with the issue of whether the technical components of delivered is provide the quality of information and service required by stakeholders.

5. Perceived Credibility

Perceived credibility is assumed as users' security and confidency towards their personal information shared on a new system (Wang, 2002). According to Chang et al. (as cited in Ilias, Abd Razak, & Yasoa', 2014), a credible website needs to safeguard personal information from unauthorized access or disclosure, accidental loss and alteration or destruction.

2.3. HYPOTHESIS DEVELOPMENT

2.3.1. Perceived Ease of Use (PEOU) and E-Filing

According to Technology Acceptance Model (TAM) developed by Davis (1989), perceived ease of use is relevant in computer use behaviours. Perceived Ease of Use (PEOU) itself defined as the degree to which the prospective user expects the target system to be free of effort. Perkasa & Rustam (2016) also stated that the higher the degree of ease a technology can offer, taxpayers tend to think that e-filing is acceptable. Still according to the findings in TAM, individuals accept a particular system if they believe in the system, it is stated that one of the beliefs is perceived ease of use. Therefore, the more a user thinks that e-filing usage is easy, the more likely e-filing is used and applied in tax return activity. This theory is supported by recent research done by Ojha, Sahu, & Gupta (2009), Noviandini (2012), Laihad (2013), Perkasa & Rustam (2016), and Claudia (2016) who found that PEOU have a significant relationship regarding e-filing usage. However, Azmi & Kamarulzaman (2012) stated that Perceived Ease of Use (PEOU) does not significantly affect the e-filing usage.

***H1** : There is a positive relationship between Perceived Ease of Use (PEOU) and e-filing usage.*

2.3.2. Attitude and E-Filing

Technology acceptance mode (TAM) has been based on theory of reasoned action (TRA) and has been used to explain individual's acceptance

behaviour. According to theory of reasoned action the individual attitude is motivated by behavioural objectives and these are a function of an individual's attitude toward the behaviour and subjective norms surrounding the performance of the behaviour (Davis F. D., 1989). The attitude to use is concerned with the user's evaluation of the desirability of employing a particular information system application (Surendran, 2012). As a general rule, the stronger the intention to engage in a new system, the more likely should be its performance (Ajzen, 1991). According to that, we can conclude that the more a user enjoy the usage of e-filing, the higher the acceptance of e-filing and the more successful the usage is. The statement above is supported by previous research done by Sondakh (2017) who proved that attitude shows significant effect on usage of e-filing yet opposed by Laihad (2013) who found that attitude does not significantly affect the usage of e-filing.

H2 : *There is a positive relationship between attitude and the e-filing usage.*

2.3.3. Perceived Risk (PR) and E-Filing

Featherman & Pavlou (2002) stated that Perceived Risk (PR) is commonly thought of as an uncertainty regarding possible negative consequences of using a product or service. Following this description, he then define PR as “the potential for loss in the pursuit of a desired outcome of using an e-service”. However, Chittoo & Dhotah (2016) stated that the definition of PR has changed since online transactions have become popular. As stated in Chittoo & Dhotah (2016), Kumar Mukerjiet al. (2007) found another definition of PR. It would be “a fear of losing

personal information and fear of being monitored on the internet”. Perceived risk has two facets, namely privacy risk and performance risk. Privacy risk refers to the safeguard of the data, while performance risk refers to the possibility of system failure. As an addition, Azmi & Bee (2010) stated that systems that are perceived to be complex, with steep learning curves are likely to be thought as risky to adopt and use. Taxpayers will perceive the system to be problematic, suffer from performance problems and usage uncertainties. On the contrary, if taxpayers perceive the system as easy to use, taxpayers evaluate the system positively and this leads to adoption. Featherman & Pavlou (2002) found that e-services that may not work properly and process financial payments incorrectly are evaluated more poorly and therefore less likely to be adopted. Thus, if e-filing is proved to be secure and reliable, users tend to use e-filing as an effective and efficient alternative of tax return activity. This statement is supported by the research done by Schaupp & Carter (2010). They found that perceived risk is significant on the usage of e-filing. They also added that higher levels of perceived risk decrease the usage of e-filing system. In contrast, Chittoo & Dhotah’s (2016) stated that PR is insignificant to the e-filing usage.

H3 : *There is a negative relationship between Perceived Risk (PR) and e-filing usage.*

CHAPTER 3

RESEARCH METHOD

3.1. TYPE OF STUDY

This study is classified into quantitative-primary study because it uses numerical data which will be processed statistically, and the data obtained and analyzed in this study will be taken from external sources using questionnaire.

3.2. POPULATION AND SAMPLE

The population of this study is Individual Taxpayers in Daerah Istimewa Yogyakarta because the current subject of e-SPT are the individual taxpayers.

Convenience sampling was used in this study. Convenience sampling is the freedom to choose anyone they meet (Umar, 2011), therefore sampling was done by selecting samples randomly by researcher.

3.3. SOURCES AND DATA COLLECTION METHOD

The data were obtained using survey method through online questionnaires with 4-point interval scales given to respondents. The questionnaire consists of questions with an explanation for each question to make it easier for respondents to answer.

3.4. RESEARCH VARIABLES

3.4.1. Dependent Variable

E-SPT Usage

E-Filing is part of modern tax administration system which is used to submit electronic taxpayer notification to Directorate General of Taxes conducted through realtime on-line system by utilizing internet communication network. The goal of e-filing is to help tax payers in reporting tax returns in paperless forms with less administrative costs (Laihad, 2013). Beside that, as mentioned by Ilias, Abd Razak, & Yasoa '(2014), the important thing about e-filing usage is that it is safe and secure for archiving tax returns. According to the Decree of the Directorate General of Taxation no. Kep-88 / pj / 2004 on tax return submission electronically, tax payers can submit their tax returns electronically by downloading an application through an application service provider chosen by the Directorate General of Tax which can be accessed 24/7. This variable measurement uses the results of a study from Desmayanti (2012) containing 7 items of questions about e-filing usage and modified by converting the scale to interval scale 1-4. The options for the answers were strongly agree with score 4, agree with score 3, disagree with score 2, and strongly disagree with score 1.

Strongly Disagree (SD)	Disagree (D)	Agree (A)	Strongly Agree (SA)
1	2	3	4

The following are questions regarding Perceived Usefulness (PU):

1. I have a lot of experiences in using e-filing.
2. I have been using e-filing for years.
3. I always try to use e-filing for tax reporting, because e-filing has the features that help me.
4. I always try to use e-filing for tax reporting.
5. I plan on continue using e-filing in the future.
6. I am willing to continue using e-filing in the future.
7. I expect the usage of e-filing will be continues in the future.

3.4.2. Independent Variables

Perceived Ease of Use (PEOU)

Perceived Ease of Use (PEOU) defined as how respondent interpret easiness on learning and using this system. This variable measurement uses the results of a study from Desmayanti (2012) containing 6 items of questions about Perceived Usefulness (PU) and modified by converting converting the scale to interval scale 1-4. The options for the answers were strongly agree with score 4, agree with score 3, disagree with score 2, and strongly disagree with score 1.

Strongly Disagree (SD)	Disagree (D)	Agree (A)	Strongly Agree (SA)
1	2	3	4

The following are questions regarding Perceived of Use (PEOU):

1. Learning e-filing is easy for me.
2. Using e-filing is easy for me.
3. Interaction between me and e-filing is clear and understandable.
4. I am easily adapted to e-filing.
5. I am easily skilled in using e-filing.
6. Overall, e-filing is easy to use.

Attitude

Attitude defined as the degree where respondent will likely use e-filing if he/she has positive attitude toward the system. This variable uses primary data obtained from questionnaire given to respondents. Its measurement uses the results of a study from Desmayanti (2012) containing 6 items of questions about Attitude and modified by converting the scale to interval scale 1-4. The options for the answers were strongly agree with score 4, agree with score 3, disagree with score 2, and strongly disagree with score 1.

Strongly Disagree (SD)	Disagree (D)	Agree (A)	Strongly Agree (SA)
1	2	3	4

The following are questions regarding Attitude:

1. I feel comfortable having interaction with e-filing

2. I am content of using e-filing
3. I enjoy using e-filing
4. Using on-line tax filing system is boring
5. I like the idea of using on-line tax filing system for tax-filing action
6. Using on-line tax filing system would be a pleasant experience.

Perceived Risk (PR)

Perceived Risk (PR) is defined as the citizen's subjective expectation of suffering a loss in pursuit of a desired outcome. This variable uses primary data obtained from questionnaire given to respondents. Its measurement uses the results of a study from Desmayanti (2012) containing 10 items of questions about Perceived Risk (PR) and modified by converting the scale to interval scale 1-4. The options for the answers were strongly agree with score 4, agree with score 3, disagree with score 2, and strongly disagree with score 1.

Strongly Agree (SA)	Agree (A)	Disagree (DA)	Strongly Disagree (SD)
1	2	3	4

The following are questions regarding Perceived Risk (PR):

1. The decision of whether to use a state e-government service is risky.
2. In general, I believe using state government services over the Internet is risky.
3. E-filing usage can cause my tax information and details stolen.
4. Psychologically, I don't feel comfortable using e-filing.

5. Using e-filing is not safe due to privacy and security issues.
6. Chances of using e-filing system will cause me to lose control over the privacy of my personal information.
7. By using e-filing system my personal information would be used without my knowledge.
8. Internet hacker might take control of my personal information if I use e-filing system.
9. The security system built into the e-filing system is not strong enough to protect my account.
10. E-filing system server may not perform well and process data transmission incorrectly.

3.4.3. Control Variable

Perceived Usefulness (PU)

Perceived Usefulness (PU) is defined as how individuals interpret the usefulness or benefits of system usage. If the individual interprets that e-filing can be profitable then it will directly use the e-filing system. But otherwise if the individual feels less trust or do not know the benefits of the e-filing system will hesitate to use it. This variable measurement uses the results of a study from Desmayanti (2012) containing 4 items of questions about Perceived Usefulness (PU) and modified by converting the scale to interval scale 1-4. The options for the answers were strongly agree with score 4, agree with score 3, disagree with score 2, and strongly disagree with score 1.

Strongly Disagree (SD)	Disagree (D)	Agree (A)	Strongly Agree (SA)
1	2	3	4

The following are questions regarding Perceived Usefulness (PU):

1. Use of e-filing can improve my tax reporting performance.
2. The use of e-filing can improve the effectiveness of tax reporting.
3. The use of e-filing can simplify the tax reporting process.
4. Use of e-filing can increase productivity.

3.5. METHOD OF ANALYSIS

3.5.1. Structural Equation Model – Partial Least Squares

PLS is a second-generation multivariate technique that facilitates testing of the psychometric properties of the scales used to measure a variable, as well as estimation of the parameters of a structural model which involve the direction and strength of the relationships among the model variables (Al-Gahtani, 1998). Al-Gahtani (1998) stated that SEM allows the simultaneous examination of the effects of the antecedents on user acceptance as opposed to ordinary regression analysis. Susanto (2011) and Gujarati (1995) showed that the use of latent variables in multiple regression leads to measurement errors that affect the estimation of parameters from biased-unbiased angles and variance. The problem of measurement error is solved by SEM through the equations present in the measurement model.

According to Chin (as cited in Ghozali & Latan, 2014), PLS evaluation model is done by assessing outer model and inner model. Evaluation of the measurement model or outer model is done to assess the validity and reliability of the model. Outer models with reflexive indicators are evaluated through the convergent and discriminant validity of latent construct and composite reliability formers and cronbach's alpha for the indicator block. While the outer model with the formatid indicator is evaluated through its substantive content by comparing the relative weight and see the significance of the construct indicator. Evaluation of structural model or inner model aims to predict the relationship between latent variables. Inner model is evaluated by looking at the percentage of variance described by looking at the R-square value for endogenous latent constructs to test peredictive relevance, and average variance extracted (Stone-Geisser (1975), Stone (1974), Fornell & Larcker (as cited in Ghozali & Latan, 2014).

3.5.1.1.Measurement Model (Outer Model)

A. Validity Test

Validity indicates the extent to which the scores/values/measurements obtained actually state the measurement/observation result to be measured. Validity test is used to measure the validity or validity of a questionnaire used against the indicators that form the constructs of research variables. A questionnaire is said to be valid if the question on the questionnaire is able to reveal something that will be measured by the questionnaire (Desmayanti, 2012). Jogyanto (as cited in Susanto, 2011) stated that the construct validity shows how

well the results obtained from the use of a measurement are in accordance with the theories used to define a construct.

The validity of the construct consists of convergent validity and discriminant validity. Good discriminant validity is shown from the Average Variance Extrated (AVE) square root for each construct greater than the correlation between constructs in the model. The formula used to measure AVE is:

$$AVE = \frac{(\sum \lambda_i^2) Var F}{(\sum \lambda_i^2) Var F + \sum \Theta_{ii}}$$

Where:

λ_i = factor loading

F = factor variance

Θ_{ii} = error variance

The value of AVE is recommended to be grater than 0.50 which means that 50% or more of the indicator variance is explainable.

Validity Test	Parameter	Rule of Thumbs
Convergent	Loading factor	>0.7
	Average Variance Extrated (AVE)	>0.5
Discriminant	Root of AVE and correlation between constructs	Root of AVE > correlation between constructs

Table 3.1. Validity Test parameter in PLS

Source: Ghozali & Latan (2014)

B. Reliability Test

Reliability is a tool for measuring a questionnaire that is an indicator of a variable or construct (Ghozali, 2011). It is used for measuring the consistency of an instrument in sequence. Reliability shows the accuracy, consistency and precision of a measuring instrument in measuring. Each measuring device should have the ability to deliver relatively consistent measurement results over time, then the questionnaire is stated reliably.

In PLS-SEM, the measurement of the reliability of a construct can be done with Cronbach's Alpha and Composite Reliability or Dillon-Goldstein. The formula used to measure the composite reliability is:

$$\rho_c = \frac{(\sum \lambda_i)^2 \text{Var } F}{(\sum \lambda_i)^2 \text{Var } F + \sum \Theta_{ii}}$$

Where:

- λ_i = factor loading
- F = factor variance
- Θ_{ii} = error variance

On the other hand, the formula to measure Cronbach's Alpha is:

$$\alpha = \frac{\sum p \neq p' \text{cor } (Xp_q, Xp'q)}{Pq + \sum p \neq p' \text{cor } (Xp_q, Xp'q)} + \frac{Pq}{Pq - 1}$$

Where:

- Pq = sum of indicators or variable manifest
- q = indicator block

Reliability Test Parameter	Rule of Thumb
Cronbach's Alpha	>0.6
Composite Reliability	>0.6

Table 3.2. Reliability Test Parameter in PLS

Source: Ghozali & Latan (2014)

3.5.1.2. Structural Model (Inner Model)

In assessing the structural model with PLS, R-square (R^2) value for each endogenous latent variable as the predicted power of the structural model was considered. The interpretation is the same as the interpretation of the regression. Changes in R-square values can be used to explain the effect of particular exogenous latent variables on endogenous latent variables whether they have substantive effects. The coefficient of determination is seen by looking at the value of R-square (R^2). The value of R^2 is between 0 and 1. If R^2 is 0, it means that R^2 can not explain any variance to the dependent variable. If R^2 is worth 1 meaning independent variable explains one hundred percent variance to dependent variable. The value of R^2 is also used to see the accuracy of the prediction model.

3.6. HYPOTHESIS TESTING

Hypothesis testing was done using multiple linear regression with equation as follows:

$$Y1 = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \dots \dots \dots 3.1$$

$$Y2 = \alpha + \beta_2 X_2 + \varepsilon \dots \dots \dots 3.2$$

Where,

- Y1 = E-Filing usage
- Y2 = Perceived of Usefulness (PU)
- α = Constanta
- β_1 = Coefficient of Perceived Usefulness (PU)
- β_2 = Coefficient of Perceived Ease of Use (PEOU)
- β_3 = Coefficient of Attitude
- β_4 = Coefficient of Perceived Risk (PR)
- X_1 = Perceived Usefulness (PU)
- X_2 = Perceived Ease of Use (PEOU)

X₃ = Attitude
X₄ = Perceived Risk (PR)
ε = Error term

3.6.1. Perceived Ease of Use (PEOU)

H01; $\beta_1 \leq 0$: There is no positive relationship between Perceived Ease of Use (PEOU) and e-filing usage.

HA1; $\beta_1 > 0$: There is positive relationship between Perceived Ease of Use (PEOU) and e-filing usage.

3.6.2. Attitude

H02; $\beta_2 \leq 0$: There is no positive relationship between Attitude and e-filing usage.

HA2; $\beta_2 > 0$: There is positive relationship between Attitude and e-filing usage.

3.6.3. Perceived Risk (PR)

H03; $\beta_3 \geq 0$: There is no negative relationship between Perceived Risk (PR) and e-filing usage.

HA3; $\beta_3 < 0$: There is negative relationship between Perceived Risk (PR) and e-filing usage.

CHAPTER IV

DATA ANALYSIS AND DISCUSSIONS

4.1.GENERAL EXPLANATION OF RESEARCH OBJECTS

This chapter contains data analysis and the results of the study on the impact of perceived ease of use, attitude, and perceived risk on the usage of e-filing. According to the theory that has been stated in the previous chapter, researcher will analyze the data that has been obtained in accordance with the main problems and hypothesis formulation which is also have stated in the previous chapter to later know whether the hypothesis stated is accepted or rejected.

The demography of the respondents is as follows:

Table 4.1. Respondents' Demography

	Total	Percentage
1. Sex:		
a. Man	92	59.4%
b. Woman	63	40.6%
	155	100%
2. Age:		
a. 21-30	57	36.77%
b. 31-40	40	25.8%
c. 41-50	44	28.39%
d. >50	14	9.03%
	155	100%
3. Education:		
a. SMA/Sederajat	14	9%
b. Diploma	8	5.2%
c. S1	68	43.9%
d. S2	51	32.9
e. S3	14	9%
	155	100%
4. E-Filing Awareness:		
a. Yes	146	94.2%
b. No	9	5.8%
	155	100%
5. Experienced in E-Filing:		
a. Yes	115	74.2%
b. No	40	25.8%
	155	100%

Source: Data Output (2017)

The table above shows that most of the respondents are men with percentage of 59.4% out of the total respondents. Based on age, most of the respondents are aged between 21-30 years old with total 57 respondents or 36.77%. The least age categories are >50 years old with total 14 respondents or 9.03%. According to their education, most of the respondents have Bachelor degree or is a Strata 1 (S1) graduate with percentage of 43.9% out of 100%.

According to their awareness on e-filing usage, 94.2% respondents have heard the information about e-filing but, correspondents who have the experience on using the e-filing is shown as 74.2% out of the total respondents. By that, it can be concluded that most of the respondents participated in this study have experienced the usage of e-filing.

4.2. OUTER MODEL EVALUATION RESULT

4.2.1. Convergent validity Test

Convergent validity test is done by algorithm calculation in PLS which then seen in Loading Factor. According to Hair et al. (as cited in Susanto, 2011), Loading Factor is the correlation between each component's score while Average Variance Extracted (AVE) is the average percentage of the variance score extracted from a set of latent variables estimated by loading standardize the indicator in the iteration of the PLS algorithm. For an indicator to be categorized as valid, the score of loading factor must be greater than 0.7 and the AVE score must be greater than 0.5. If the loading score is less than 0,5 then the indicator can be removed because it is not loaded to the representative construct. If the loading score is between 0.5 - 0.7, it doesn't need to be removed as long as the AVE of the variable is greater than 0.5.

The data obtained is calculated using PLS algorithm method using SmartPLS and the result is shown as follows:

Table 4.2. Convergent Validity

No	Variable	Indicator	Loading Factor
1	E-Filing Usage	U1	0.725
		U2	0.721
		U3	0.861
		U4	0.827
		U5	0.882
		U6	0.857
		U7	0.833
2	Perceived Usefulness (PU)	PU1	0.758
		PU2	0.921
		PU3	0.911
3	Perceived Ease of Use (PEOU)	PEOU1	0.939
		PEOU2	0.937
		PEOU3	0.937
		PEOU4	0.928
		PEOU5	0.921
		PEOU6	0.895
4	Attitude (A)	A1	0.880
		A2	0.944
		A3	0.894
		A5	0.711
		A6	0.904
5	Perceived Risk (PR)	PR2	0.859
		PR3	0.908
		PR4	0.867
		PR5	0.926
		PR6	0.914
		PR7	0.896
		PR8	0.862
		PR9	0.822
		PR10	0.859

Source: Data Output, 2017

According to the table 4.1., the indicator A4, PU1, and PR1 is not shown and are removed from the table because the loading factor for each of the indicator is less than 0.7.

4.2.2. Discriminant Validity Test

Discriminant validity can be seen from the Average Variance Extracted (AVE) and a construct is stated as valid if AVE is greater than 0.5. The result of the AVE calculation is as follows:

Table 4.3. Discriminant Validity

Variable	Average Variance Extracted (AVE)	
E-Filing Usage	0.668	Valid
Perceived Usefulness	0.652	Valid
Perceived Ease of Use	0.858	Valid
Attitude	0.757	Valid
Perceived Risk	0.741	Valid

Source: Data Output (2017)

As seen from Table 4.3., we can conclude that all the variables used in this study is valid.

4.2.3. Reliability Test

Reliability is a tool for measuring a questionnaire that is an indicator of a variabel or construct (Ghozali, 2011). It is used for measuring the consistency of an instrument in sequence. Reliability shows the accuracy, consistency and precision of a measuring instrument in measuring. Each measuring device should have the ability to deliver relatively consistent measurement results over time, then the questionnaire is stated reliably.

In PLS-SEM, the measurement of the reliability of a construct can be done with Cronbach's Alpha and Composite Reliability or Dillon-Goldstein. Cronbach's Alpha is a reliability coefficient that shows how well items in a set are positively correlated with each other. The closer to Cronbach's Alpha with 1 the higher the consistency. Composite Reliability is a statistical technique for reliability test that measures the true reliability value of a variable. The composite reliability estimates the reliability based on the inter-correlations of the indicator variables of a specific construct (Zogheib, Rabaa'i, Zogheib, & Elshaheli, 2015). A construct is stated as reliable if each of the construct's Cronbach's Alpha score and its Composite Reliability score is greater than 0.6 (Ghozali & Latan, 2014).

The calculation of Cronbach's Alpha and Composite Reliability for each variable used in this study is shown as follows:

Table 4.4. Cronbach's Alpha

Variable	Cronbach's Alpha	
E-Filing Usage	0.918	Reliable
Perceived Usefulness	0.967	Reliable
Perceived Ease of Use	0.964	Reliable
Attitude	0.831	Reliable
Perceived Risk	0.961	Reliable

Source: Data Output. 2017

Table 4.5. Composite Reliability

Variable	Composite Reliability
E-Filing Usage	0.933
Perceived Usefulness	0.882
Perceived Ease of Use	0.973
Attitude	0.939
Perceived Risk	0.966

Source: Data Output, 2017

Table 4.4. and table 4.5. shown that the result of the Cronbach's Alpha and Composite Reliability for each variable used in this study is greater than 0.6. Therefore, we can conclude from the result of the calculation that each variable is reliable to be used as an indicator for this study.

4.3.INNER MODEL EVALUATION RESULT

The structural model evaluation can be done by looking at R-square for the dependent construct, and shown by t-statistics value and path coefficient value. R-Square indicates the extent to which a construct can explain the model or in other words to know the magnitude of the effect of a particular latent variable to a dependent latent variable and whether it has a substantive effect. The R-square interpretation of SmartPLS is the same as the regression interpretation.

The R-square value of each variable is as follows:

Table 4.6. R-Square

Variable	R-Square
E-Filing Usage	0.414
Perceived Usefulness	0.333
Perceived Ease of Use	
Attitude	
Perceived Risk	

Source: Data Output, 2017

From the result of the output above, it can be seen that the value of r-square generated for e-filing usage variable is 0.414 which means that the effect of perceived usefulness (X1), perceived ease of use (X2), attitude (X3), and perceived risk (X4) to e-filing usage (Y1) is 41.4% and the remaining 58.6% is

influenced by other variables outside this research model. Furthermore, for perceived usefulness (Y2) which has the r-square value as much as 0.333 means that perceived ease of use (X2) effect to perceived usefulness (Y2) is 33.3% and the remaining 66.7% is influenced by other variables outside this research model.

4.4.HYPOTHESIS TESTING

Hypothesis testing is done by looking at the t-statistics and path-coefficient. The value of t-statistics shows construct's significance, meanwhile path-coefficient shows the positive-negative correlation between each construct.

Hypothesis testing is done by looking at the value of path coefficient showing parameter coefficient and t-statistic value. Assessing the path of coefficients is to evaluate the latent constructs or variables that have been hypothesized in this study. Hypothesis testing using multiple regression analysis is done using SmartPLS. Testing of the hypothesis that has been stated in the previous chapter is examined by looking at the result of the inner weights.

The result of hypothesis testing using t-statistic calculation and path-coefficient can be seen in table 4.7.

Table 4.7. Inner Weights Output

	Original Sample Estimate	Mean of Subsamples	Standard Deviation	T-Statistic	P-Value
Perceived Usefulness → E-Filing Usage	0.489	0.488	0.017	29.028	0.00000
Perceived Ease of Use → E-Filing Usage	0.103	0.102	0.018	5.683	0.00000
Attitude → E-Filing Usage	0.185	0.185	0.024	7.694	0.00000
Perceived Risk → E-Filing Usage	-0.093	-0.094	0.018	5.058	0.00000
Perceived Ease of Use → Perceived Usefulness	0.577	0.578	0.012	48.208	0.00000

Source: Data Output, 2017

According to table 4.7 which shows the result of inner weights, we can conclude that into the following model function:

$$U = 0.489PU + 0.103PEOU + 0.185A - 0.093PR$$

$$PU = 0.577PEOU$$

4.5.DISCUSSIONS

4.5.1. Perceived Ease of Use is Positively and Significantly Affect E-Filing

Usage

By looking at the table, it can be concluded that the original sample estimate shows the value of 0.103 for the relation between perceived ease of use and e-filing usage. It indicates that there is positive relation between these two variables. Besides, the p-value and t-statistics for the relationship between perceived ease of use and e-filing usage shows the value of 0.00000 (<0.05) and

5.683 (>1.96) consecutively which means that perceived ease of use significantly influences e-filing usage.

According to this result and the hypothesis formulation, it can be concluded that H01 is rejected, therefore HA1 is accepted. This means that if the perceived ease of use is increasing, so does the usage of e-filing. This result match with previous research done by Ojha, Sahu, & Gupta (2009), Noviandini (2012), Laihad (2013), Claudia (2016), and Chandra (2016) which given the result that perceived ease of use have significant and positive influence on the usage of e-filing.

Ojha, Sahu, & Gupta (2009) stated that perceived ease of use is found to be the significant antecedents of the usage of the income tax paperless e-filing service. Meanwhile, Noviandini (2012) and Laihad (2013) also found that perceived ease of use is positively and significantly influences perceived ease of use based on their research. Additionally, Claudia (2016) found that there is significant impact from perceived ease of use to e-filing usage. She also stated that if users found that e-filing service is easy, there is great possibility that they will continuously using e-filing. Lastly, Chandra (2016) also supported this result, it is stated that there is positive and significant impact from perceived of use to the usage of e-filing.

Also, according to the Technology Acceptance Model (Davis, 1989), individuals accept a particular system if they believe in the system, it is stated that one of the believe is perceived ease of use. Perceived ease of use itself defined as the degree to which a person believes that using a particular system would be free

of effort. In addition, Radner and Rothschild (as cited in Davis F. D., 1989) stated that effort itself defined as the limited source that a person can allocate to several activities which he or she is responsible of. Therefore, the more a user thinks that using e-filing needs less of effort or limited source that a person can allocate, the more likely e-filing is used and applied in tax return activity.

4.5.2. Attitude is Positively and Significantly Affect E-Filing Usage

As seen from the table above, we can derived that the original sample estimate shows the value of 0.185 for the relation between attitude and e-filing usage. It concludes that there is positive relation between these two variables. Besides, the p-value and t-statistics for the relationship between perceived ease of use and e-filing usage shows the value of 0.00000 (<0.05) and 7.694 (>1.96) consecutively which means that attitude significantly influences e-filing usage. Based on this result, we can conclude that H02 is rejected, and by that, HA2 is accepted which means that attitude have significant and positive influence on the usage of e-filing.

This result is supported by previous study done by Sondakh (2017) which shows that attitude is having positive significant effect toward the usage of e-filing. As an addition, a study done by Jimantoro & Tjondro (2014) also shows that attitude influences the usage of e-filing by the taxpayers. They concluded that attitude toward using is having a significant impact toward e-filing usage. They also adds that the impact of attitude on e-filing usage is shown to be positive. Kim, Chun, & Song (2009) stated that a user who strongly holds a favorable

attitude toward using a certain technology may adopt and continuously use the technology; but a user who weakly holds a favorable attitude toward using a technology may be easily persuaded to change his or her favorable attitude, preventing adoption or continued use of the technology.

Looking at the Technology Acceptance Model (TAM), an attitude toward certain behaviour is an output of users' beliefs which are perceived ease of use and perceived usefulness. It is found by (Davis F. D., 1989) that attitude toward system's usage is indirectly affected actual system use. As an addition, (Surendran, 2012) stated that attitude is concerned with the user's evaluation of the desirability of employing a particular information system application. The individual attitude is motivated by behavioural objectives and these are a function of an individual's attitude toward the behaviour and subjective norms surrounding the performance of the behaviour (Davis F. D., 1989). As a general rule, the stronger the intention to engage in a new system, the more likely should be its performance (Ajzen, 1991). According to that, we can conclude that the more a user enjoy the usage of e-filing, the higher the acceptance of e-filing and the more successful the usage is.

4.5.3. Perceived Risk is Negatively and Significantly Affect E-Filing Usage

As seen from the table above, we can derived that the original sample estimate shows the value of -0.093 for the relation between perceived risk and e-filing usage. It concludes that there is negative relation between these two variables. Besides, the p-value and t-statistics for the relationship between

perceived risk and e-filing usage shows the value of 0.00000 (<0.05) and 5.058 (>1.96) consecutively which means that perceived risk significantly affects e-filing usage. Based on this result, we can conclude that H03 is rejected, and by that, HA3 is accepted which means that perceived risk have significant and negative influence on the usage of e-filing.

This results match with the previous studies done by Schaupp & Carter (2010) which found that perceived risk is negative significant on the usage of e-filing. They also added that higher levels of perceived risk will decrease the usage of e-filing system. In contrast, Chittoo & Dhotah's (2016) stated that PR is insignificant to the e-filing usage.

Thus, systems that are perceived to be complex, with steep learning curves are likely to be thought as risky to adopt and use. Taxpayers will perceive the system to be problematic, suffer from performance problems and usage uncertainties. On the contrary, if taxpayers perceive the system as easy to use, taxpayers evaluate the system positively and this leads to adoption (Azmi & Bee, 2010). To support this result, Featherman & Pavlou (2002) mentioned that e-services that may not work properly and process financial payments incorrectly are evaluated more poorly and therefore less likely to be adopted. Thus, if e-filing is proved to be secure and reliable, users tend to use e-filing as an effective and efficient alternative of tax return activity.

From the TAM perspective, as stated by (Alraja' & Aref, 2015), perceived risk reflects the belief, intention and ability of users about using online system. To do the same, they believed that the risk level of misuse of financial information

and personal information must be at the lowest level because this risk influences negatively on the acceptance of the system itself. Moreover, (Azmi & Kamarulzaman, 2012) added that perceived risk, when divided into different characters will be seen as a significant negative influence to the usefulness of e-filing. To add, a study done by Azmi & Bee (2010) shows that perceived risk responds negatively towards perceived usefulness. This means that, if taxpayers perceived that the electronic tax-filing system is risky, their perception on the usefulness of the system will decrease.

Table 4.8. Recapitulation of Hypothesis Testing Results

Hypothesis	Statements	Results
HA1	Perceived ease of use positively influences e-filing usage.	Supported
HA2	Attitude positively influences e-filing usage.	Supported
HA3	Perceived risk negatively influences e-filing usage.	Supported

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

This chapter includes the conclusions of study findings and discussions, study limitations, and recommendations for future research regarding this topic.

5.1. CONCLUSIONS

This study is expected to answer the question about the effect of Perceived Ease of Use, Attitude, and Perceived risk to e-SPT usage. The respondents of this study is 155 individual taxpayers in Yogyakarta.

According to the results of hypothesis testing using Structural Equation Modelling - Partial Least Square (SEM-PLS) based on the feedback from the respondents, it can be concluded that Perceived ease of Use, and Attitude is significantly positive affecting e-SPT usage, but in contrary, Perceived Risk is negatively affecting the usage of e-SPT, explanations as follows:

1. Perceived ease of use positively affects e-SPT usage. This impact is positive which means that perceived ease of use can increase the e-filing usage. Perceived ease of use in e-filing users' perspective includes the level of easiness on learning, using, and adapting to e-SPT. This degree of easiness, can be seen from systems that are easy to use, and have easy, simple interfaces. The more users of e-filing feeling that it is easy to use, the more likely e-filing usage is increasing.

2. Attitude positively influence e-SPT usage. It indicates that the more a system is enjoyable and users of the system is comfortable in learning, using, and adapting to it, they will be likely less reluctant to the usage of the system.
3. Perceived risk negatively influence e-SPT usage. This finding means that perceived risk and e-SPT usage is in contrary. If perceived risk tend to be high, e-SPT usage will decrease as much as the perceived risk degree, on the other hand if users tend to feel like they have nothing to lose by using e-SPT, the more intense the usage of e-SPT itself. Therefore, the less risky e-SPT is, in which way; secure and credible, the more users of e-SPT.

5.2. RESEARCH IMPLICATIONS

1. Scholars

As suggested by previous studies, this study is aimed to analyze the influence of perceived ease of use, attitude, and perceived risk on e-SPT usage. The findings of this study proved that perceived ease of use and attitude is positive and significant to e-SPT usage, meanwhile perceived risk is negative and significant to e-SPT usage. Therefore, based on the results of this study, it is hopefully can give deeper understanding and adds knowledge that perceived ease of use, attitude, and perceived risk is significantly have an impact on the usage of e-SPT and it is also expected to be useful in future research as a reference for developing studies about related topics.

2. The Directorate General of Taxation

After conducting this study, it is found that perceived ease of use and attitude is positive significant to e-SPT usage. This means that the more users feel comfortable, enjoy and use less effort in using e-SPT for tax reporting, the more probability of e-SPT usage is increasing. On the other hand, perceived risk is found to be negative significant to the usage of e-SPT, this concludes that if e-SPT tends to be lack of security and can cause possibility in users' information lost or stolen, the more e-filing usage is used for tax reporting. Beside that, 40 respondents out of the total 155 respondents that have participated in this research found to have not used e-filing yet for tax reporting, therefore we can also conclude from this finding that e-filing usage is not yet maximum.

In accordance with the results, this study is aimed to give relevant and reliable information to the Directorate General of Taxation in Indonesia to develop e-filing usage in Indonesia. Thus, Directorate General of Taxation is expected to do more socialization regarding e-filing system and its benefits from using to citizens using all kinds of media possible such as direct socialization and through the internet or social media, because, based on this study, it is found that there are some people that have not used e-filing or heard about this system. It shows that the socialization regarding e-filing is not correspondingly given to all taxpayers in Indonesia, therefore the socialization of e-filing is expected to be more equally given to all taxpayers in Indonesia. By that, if taxpayers are aware of the usage of e-filing, can

increase and later will be fully used by Indonesian taxpayers. As an addition, Directorate General of Taxation is expected to continually revitalize and develop the e-filing system so that it shows increasement wether in its interface or security in order to make taxpayers/users feel safe and comfortable in using e-filing. Thus, when e-filing is more secure and easy to use, more taxpayers will use it as a priority on filing the tax returns.

5.3. RESEARCH LIMITATIONS

In conducting this study, there are several limitations and constraints found that indirectly affect the result of this study. Those limitations are as follows:

1. There are more factors that exist that could influence the usage of e-filing, therefore a more reliable results regarding this study can be improved if another variable is taken into consideration such as information quality, information system quality, and perceived credibility.
2. The data obtaining method in this study may caused invalidity in the data because there is possibilities that respondents does not fill in the questionnaire well.

5.4. RECOMMENDATIONS

Considering the limitations that occur during this study, some recommendations are suggested for future studies and parties that is directly or indirectly involved in this study in order to decrease the gap and giving continous improvements whether on the results of the study or the implementation of e-

government services. Further studies regarding this topic should cover broader object of studies and use more variance of factors that will later can show a better result of analysis that will help both taxpayers and Indonesian government.

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APPENDICES

APPENDIX 1
QUESTIONNAIRE

Yth, Bapak/Ibu/Saudarai/i Responden,

Nama saya Aulia Fatima, saya adalah mahasiswa tingkat akhir Fakultas Ekonomi Universitas Islam Indonesia Jurusan Akuntansi International Program yang sedang menyusun tugas akhir yang berjudul “*Analysis of Perceived Ease of Use, Attitude, and Perceived Risk as Factors Influencing E-Filing Use*” (“Analisis Persepsi Kemudahan, Sikap, dan Persepsi Resiko Sebagai Faktor yang Mempengaruhi Penggunaan *E-Filing*”). Sehubungan dengan hal tersebut, saya mengharapkan kerjasama Anda untuk ikut berpartisipasi sebagai responden dalam penelitian ini. Agar penelitian ini dapat berlangsung dengan baik, saya mengharapkan Bapak/Ibu/Saudara/i mengisi kuesioner ini dengan baik dan benar. Atas perhatian, waktu, dan partisipasinya, saya ucapkan terima kasih.

Hormat saya,

Aulia Fatima

Data Diri Responden (* = Lingkari yang sesuai)

1. Nama :
2. Jenis Kelamin* :
 - a. Pria
 - b. Wanita
3. Usia : Tahun
4. Pendidikan Terakhir :
 - a. SMA/Sederajat
 - b. Diploma
 - c. S1
 - d. S2
 - e. S3
 - f. Lain-Lain: ...
5. Pekerjaan :
6. Jabatan :
7. Pernah mendengar tentang *e-filing**:
 - a. Ya
 - b. Tidak
8. Dari mana anda mendengar tentang *e-filing**:
 - a. Penyuluhan dari Direktorat Jenderal Pajak (DJP)
 - b. Keluarga
 - c. Teman
 - d. Jejaring Sosial
 - e. Belum Pernah Mengengar Tentang E-Filing
 - f. Lain-Lain: ...
9. Pernah menggunakan *e-filing**:
 - a. Ya
 - b. Tidak

Petunjuk Pengisian

Untuk mengisi daftar pernyataan ini, Bapak/Ibu/Saudara/i Responden cukup memberikan tanda centang (√) pada pilihan jawaban yang tersedia yang sesuai dengan kondisi Bapak/Ibu/Saudara/i Responden. Setiap poin pertanyaan hanya membutuhkan satu jawaban.

Skala Penilaian

1 = Sangat Tidak Setuju

2 = Tidak Setuju

3 = Setuju

4 = Sangat Setuju

<u>Penggunaan Sistem e-filing (e-filing System Use)</u>	1	2	3	4
1. <u>Saya memiliki banyak pengalaman dalam menggunakan e-filing.</u>				
2. <u>Saya telah bertahun-tahun menggunakan e-filing.</u>				
3. <u>Saya selalu mencoba menggunakan e-filing untuk melaporkan pajak, karena e-filing memiliki fitur yang membantu saya.</u>				
4. <u>Saya selalu mencoba menggunakan e-filing untuk melaporkan pajak.</u>				
5. <u>Saya berencana untuk melanjutkan menggunakan e-filing di masa depan.</u>				
6. <u>Saya berkehendak untuk melanjutkan menggunakan e-filing di masa depan.</u>				
7. <u>Saya mengharapkan penggunaan e-filing akan terus berlanjut di masa datang.</u>				

<u>Persepsi Kegunaan (Perceived Usefulness)</u>	1	2	3	4
8. <u>Penggunaan e-filing meningkatkan performa pelaporan pajak saya.</u>				
9. <u>Penggunaan e-filing meningkatkan efektifitas pelaporan pajak saya.</u>				
10. <u>Penggunaan e-filing menyederhanakan proses pelaporan pajak saya.</u>				
11. <u>Penggunaan e-filing meningkatkan produktifitas.</u>				

<u>Persepsi Kemudahan (Perceived Ease of Use)</u>	1	2	3	4
12. <u>Mudah bagi saya untuk mempelajari penggunaan e-filing.</u>				
13. <u>Mudah bagi saya untuk menggunakan e-filing.</u>				
14. <u>Interaksi saya dengan e-filing adalah jelas dan mudah dipahami.</u>				
15. <u>Mudah bagi saya beradaptasi dengan e-filing.</u>				
16. <u>Mudah bagi saya untuk menjadi terampil dalam menggunakan e-filing.</u>				
17. <u>Secara umum, e-filing mudah digunakan.</u>				

<u>Sikap (Attitude)</u>	1	2	3	4
18. <u>Saya merasa nyaman berinteraksi dengan e-filing.</u>				
19. <u>Saya senang menggunakan e-filing.</u>				
20. <u>Saya menikmati menggunakan e-filing.</u>				
21. <u>Saya merasa bosan menggunakan e-filing.</u>				
22. <u>Saya menyukai ide menggunakan e-filing dalam melaporkan pajak</u>				
23. <u>Menggunakan e-filing merupakan pengalaman yang menyenangkan.</u>				

Persepsi Resiko (<i>Perceived Risk</i>)	1	2	3	4
24. <u>Keputusan untuk menggunakan pelayanan <i>e-filing</i> merupakan sesuatu yang beresiko.</u>				
25. <u>Secara umum, saya percaya bahwa menggunakan pelayanan pemerintah secara <i>online</i> adalah beresiko.</u>				
26. <u>Penggunaan <i>e-filing</i> dapat menyebabkan informasi pajak penghasilan pribadi saya dicuri/bocor</u>				
27. <u>Secara psikologis saya merasa tidak nyaman jika menggunakan system <i>e-filing</i>.</u>				
28. <u>Menurut saya, menggunakan system <i>e-filing</i> tidak aman karena masalah privasi dan keamanan.</u>				
29. <u>Kemungkinan menggunakan <i>e-filing</i> akan membuat saya kehilangan kontrol atas privasi informasi pribadi saya.</u>				
30. <u>Dengan menggunakan system <i>e-filing</i> informasi pribadi saya akan digunakan tanpa sepengetahuan saya.</u>				
31. <u>Peretas (<i>hacker</i>) internet mungkin mengendalikan informasi pribadi saya jika saya menggunakan system <i>e-filing</i>.</u>				
32. <u>Sistem keamanan yang dibangun ke dalam system <i>e-filing</i> tidak cukup kuat untuk melindungi akun (<i>account</i>) saya.</u>				
33. <u>Server sistem pengarsipan <i>e-filing</i> mungkin tidak bekerja dengan baik sehingga mengakibatkan proses transmisi data tidak benar.</u>				

APPENDIX 2
DATA TABULATION

E-Filing Usage (U)									
No	U1	U2	U3	U4	U5	U6	U7	MEAN	TOTAL
1	2	2	3	3	4	4	4	3.14	22
2	4	4	4	3	4	4	4	3.86	27
3	2	2	2	3	4	4	4	3.00	21
4	4	4	4	4	4	4	4	4.00	28
5	3	3	4	4	3	3	4	3.43	24
6	2	2	3	3	3	3	3	2.71	19
7	3	3	3	3	4	4	4	3.43	24
8	3	3	4	4	4	4	4	3.71	26
9	3	4	4	4	4	4	4	3.86	27
10	3	3	3	3	3	3	3	3.00	21
11	4	3	4	4	4	4	4	3.86	27
12	3	4	4	4	4	4	4	3.86	27
13	2	2	4	4	4	4	4	3.43	24
14	2	1	2	1	4	4	4	2.57	18
15	3	3	4	4	4	4	4	3.71	26
16	3	2	3	3	4	4	4	3.29	23
17	4	4	4	4	4	4	4	4.00	28
18	4	4	4	4	4	4	4	4.00	28
19	3	3	3	3	4	4	4	3.43	24
20	2	2	3	3	3	3	3	2.71	19
21	3	3	4	4	4	4	4	3.71	26
22	1	1	2	4	3	4	4	2.71	19
23	2	2	4	4	4	4	4	3.43	24
24	3	4	4	4	4	4	4	3.86	27
25	2	2	3	3	3	3	3	2.71	19
26	2	2	3	3	3	3	3	2.71	19
27	3	3	4	4	4	4	4	3.71	26
28	3	3	3	3	3	3	3	3.00	21
29	4	4	4	4	4	4	4	4.00	28
30	3	2	3	3	3	3	3	2.86	20
31	3	2	4	4	4	4	4	3.57	25
32	2	2	2	2	3	3	3	2.43	17
33	4	4	4	3	4	4	4	3.86	27

34	3	3	3	3	3	3	3	3.00	21
35	3	3	3	3	3	3	3	3.00	21
36	2	2	3	3	4	4	4	3.14	22
37	3	3	3	3	3	3	3	3.00	21
38	2	2	3	3	3	3	3	2.71	19
39	3	3	3	3	4	4	4	3.43	24
40	4	4	4	4	4	4	4	4.00	28
41	1	1	1	1	1	1	1	1.00	7
42	2	1	2	2	3	3	4	2.43	17
43	1	2	2	2	3	3	3	2.29	16
44	2	2	3	3	3	3	3	2.71	19
45	2	2	2	4	4	4	4	3.14	22
46	2	2	3	3	3	3	3	2.71	19
47	3	3	3	3	4	4	4	3.43	24
48	3	3	3	2	3	3	3	2.86	20
49	3	2	4	4	4	4	4	3.57	25
50	2	2	3	2	3	3	3	2.57	18
51	1	2	1	1	3	3	3	2.00	14
52	4	3	4	4	4	4	4	3.86	27
53	3	3	4	4	4	4	4	3.71	26
54	3	2	2	2	4	4	4	3.00	21
55	3	3	3	2	3	3	4	3.00	21
56	3	4	3	3	3	4	4	3.43	24
57	2	2	2	2	3	3	3	2.43	17
58	2	2	3	3	4	4	4	3.14	22
59	2	2	4	4	4	4	4	3.43	24
60	2	2	3	3	3	3	3	2.71	19
61	1	2	3	3	4	4	4	3.00	21
62	3	3	4	4	4	4	4	3.71	26
63	1	2	3	3	4	4	4	3.00	21
64	2	3	4	4	4	4	4	3.57	25
65	3	3	3	3	3	3	3	3.00	21
66	3	3	4	4	4	4	4	3.71	26
67	3	4	4	4	4	4	4	3.86	27
68	1	1	3	3	3	3	3	2.43	17
69	3	3	4	4	4	4	4	3.71	26
70	3	2	4	3	4	3	4	3.29	23
71	2	1	2	2	3	4	4	2.57	18

72	3	2	3	3	3	4	4	3.14	22
73	3	3	4	4	4	4	4	3.71	26
74	3	3	4	4	4	4	4	3.71	26
75	4	4	4	4	4	4	4	4.00	28
76	3	3	4	4	4	4	4	3.71	26
77	4	4	4	4	4	4	4	4.00	28
78	3	3	3	3	3	3	3	3.00	21
79	3	3	4	4	4	4	4	3.71	26
80	4	4	4	4	4	4	4	4.00	28
81	3	3	4	4	4	4	4	3.71	26
82	2	2	4	4	4	4	4	3.43	24
83	4	4	4	4	4	4	4	4.00	28
84	2	1	3	3	3	3	3	2.57	18
85	3	3	4	4	4	4	4	3.71	26
86	2	2	4	4	4	4	4	3.43	24
87	2	2	3	3	4	4	4	3.14	22
88	3	3	4	4	4	4	4	3.71	26
89	2	2	3	3	3	3	3	2.71	19
90	3	3	4	4	4	4	4	3.71	26
91	3	3	3	3	4	4	4	3.43	24
92	4	3	4	4	4	4	4	3.86	27
93	3	3	3	3	4	4	4	3.43	24
94	3	3	3	2	3	3	3	2.86	20
95	3	3	3	2	3	3	3	2.86	20
96	3	3	3	2	3	3	3	2.86	20
97	3	3	3	2	3	3	3	2.86	20
98	3	3	4	4	4	4	4	3.71	26
99	2	2	4	4	4	4	4	3.43	24
100	3	3	4	4	4	4	4	3.71	26
101	4	4	4	4	4	4	4	4.00	28
102	3	3	4	4	4	4	4	3.71	26
103	3	3	4	3	4	4	4	3.57	25
104	2	3	3	3	4	4	4	3.29	23
105	4	4	4	4	4	4	4	4.00	28
106	3	3	4	4	4	4	4	3.71	26
107	4	4	4	4	4	4	4	4.00	28
108	2	2	3	3	3	3	4	2.86	20
109	4	4	4	4	4	4	4	4.00	28

110	3	3	4	4	4	4	4	3.71	26
111	4	4	4	4	4	4	4	4.00	28
112	4	4	4	4	4	4	4	4.00	28
113	4	4	4	4	4	4	4	4.00	28
114	4	4	4	4	4	4	4	4.00	28
115	2	2	4	4	4	4	4	3.43	24

Perceived Usefulness (PU)						
No	PU1	PU2	PU3	PU4	MEAN	TOTAL
1	3	3	3	3	3.00	12
2	3	4	4	4	3.75	15
3	2	3	3	3	2.75	11
4	3	4	4	3	3.50	14
5	3	4	4	3	3.50	14
6	3	3	3	3	3.00	12
7	3	3	4	3	3.25	13
8	4	4	4	4	4.00	16
9	4	4	4	4	4.00	16
10	4	4	4	3	3.75	15
11	4	4	4	4	4.00	16
12	3	4	4	4	3.75	15
13	3	4	4	4	3.75	15
14	3	4	3	3	3.25	13
15	3	4	4	3	3.50	14
16	4	4	4	4	4.00	16
17	4	4	4	4	4.00	16
18	2	3	3	3	2.75	11
19	2	3	4	3	3.00	12
20	3	4	4	3	3.50	14
21	4	4	4	4	4.00	16
22	2	4	4	3	3.25	13
23	3	3	4	4	3.50	14
24	3	4	4	4	3.75	15
25	3	3	3	3	3.00	12
26	3	3	3	3	3.00	12
27	3	3	3	3	3.00	12
28	3	3	3	3	3.00	12
29	4	4	4	4	4.00	16

30	4	4	4	4	4.00	16
31	2	4	4	3	3.25	13
32	3	2	3	2	2.50	10
33	2	4	3	3	3.00	12
34	3	3	4	2	3.00	12
35	2	3	3	2	2.50	10
36	4	4	4	4	4.00	16
37	3	3	3	3	3.00	12
38	3	3	3	2	2.75	11
39	3	4	4	4	3.75	15
40	4	4	4	4	4.00	16
41	1	1	1	1	1.00	4
42	3	3	3	3	3.00	12
43	3	4	4	3	3.50	14
44	3	3	3	3	3.00	12
45	2	4	4	1	2.75	11
46	3	3	3	3	3.00	12
47	4	4	4	3	3.75	15
48	4	4	4	3	3.75	15
49	4	4	4	3	3.75	15
50	4	3	3	3	3.25	13
51	3	3	2	1	2.25	9
52	4	4	4	4	4.00	16
53	4	4	4	4	4.00	16
54	3	3	3	3	3.00	12
55	4	4	4	3	3.75	15
56	3	3	3	3	3.00	12
57	3	3	3	3	3.00	12
58	3	4	3	4	3.50	14
59	4	4	4	4	4.00	16
60	3	3	3	3	3.00	12
61	3	4	4	3	3.50	14
62	4	4	4	4	4.00	16
63	3	4	4	3	3.50	14
64	3	3	3	3	3.00	12
65	4	4	4	4	4.00	16
66	3	3	3	3	3.00	12
67	4	4	4	4	4.00	16
68	3	3	3	3	3.00	12

69	4	4	4	4	4.00	16
70	3	3	4	3	3.25	13
71	3	3	3	3	3.00	12
72	3	4	4	3	3.50	14
73	3	4	4	3	3.50	14
74	3	4	4	3	3.50	14
75	4	4	4	4	4.00	16
76	3	3	3	3	3.00	12
77	4	4	4	4	4.00	16
78	4	4	4	4	4.00	16
79	4	4	4	3	3.75	15
80	4	4	4	3	3.75	15
81	4	4	4	3	3.75	15
82	4	4	4	2	3.50	14
83	4	4	4	3	3.75	15
84	3	3	3	3	3.00	12
85	4	4	4	3	3.75	15
86	4	4	4	2	3.50	14
87	4	4	4	4	4.00	16
88	4	4	4	4	4.00	16
89	3	3	3	3	3.00	12
90	4	4	4	4	4.00	16
91	3	4	4	3	3.50	14
92	4	4	4	4	4.00	16
93	2	3	4	3	3.00	12
94	4	4	4	3	3.75	15
95	4	4	4	3	3.75	15
96	4	4	4	3	3.75	15
97	4	4	4	3	3.75	15
98	3	3	4	3	3.25	13
99	4	4	4	3	3.75	15
100	4	4	4	4	4.00	16
101	4	4	4	4	4.00	16
102	3	4	4	3	3.50	14
103	3	4	4	3	3.50	14
104	3	4	4	2	3.25	13
105	4	4	4	4	4.00	16
106	4	4	4	2	3.50	14
107	3	4	4	3	3.50	14

108	3	3	3	2	2.75	11
109	3	4	4	3	3.50	14
110	3	4	4	2	3.25	13
111	3	4	4	2	3.25	13
112	3	3	4	3	3.25	13
113	3	4	4	3	3.50	14
114	3	4	4	2	3.25	13
115	3	4	4	2	3.25	13

Perceived Ease of Use (PEOU)								
No	PEOU1	PEOU2	PEOU3	PEOU4	PEOU5	PEOU6	MEAN	TOTAL
1	3	3	3	3	4	3	3.17	19
2	4	4	4	4	4	4	4.00	24
3	3	3	2	3	3	3	2.83	17
4	4	4	4	4	4	4	4.00	24
5	3	3	4	3	3	3	3.17	19
6	2	2	2	2	2	2	2.00	12
7	3	3	3	3	3	3	3.00	18
8	3	4	3	4	3	3	3.33	20
9	4	4	4	4	4	4	4.00	24
10	3	3	3	3	3	3	3.00	18
11	4	4	4	4	4	4	4.00	24
12	3	3	3	4	4	4	3.50	21
13	4	4	3	3	3	3	3.33	20
14	4	4	4	4	4	4	4.00	24
15	3	3	3	3	3	3	3.00	18
16	4	4	4	4	4	4	4.00	24
17	4	4	4	4	4	4	4.00	24
18	3	3	3	3	2	3	2.83	17
19	3	3	3	3	3	3	3.00	18
20	2	2	2	2	2	2	2.00	12
21	4	4	4	4	4	4	4.00	24
22	2	1	2	2	2	2	1.83	11
23	3	3	3	3	4	3	3.17	19
24	3	3	3	3	3	3	3.00	18
25	2	2	2	2	2	2	2.00	12
26	3	3	3	3	3	3	3.00	18
27	4	4	4	4	4	4	4.00	24

28	3	3	3	3	3	3	3.00	18
29	3	3	3	3	3	3	3.00	18
30	4	4	4	4	4	4	4.00	24
31	2	3	2	3	3	4	2.83	17
32	3	3	3	3	3	2	2.83	17
33	2	2	2	3	3	2	2.33	14
34	3	3	3	3	3	3	3.00	18
35	3	3	3	3	3	3	3.00	18
36	4	4	4	4	4	4	4.00	24
37	3	3	3	3	3	3	3.00	18
38	2	2	2	2	2	3	2.17	13
39	3	3	3	3	3	3	3.00	18
40	4	4	4	4	4	4	4.00	24
41	1	1	1	1	1	1	1.00	6
42	3	3	3	3	2	2	2.67	16
43	3	3	3	3	3	3	3.00	18
44	3	3	3	3	3	3	3.00	18
45	4	4	4	3	3	3	3.50	21
46	2	3	2	2	3	3	2.50	15
47	3	3	3	3	3	3	3.00	18
48	4	4	4	4	4	4	4.00	24
49	2	2	3	3	2	3	2.50	15
50	3	4	3	3	3	3	3.17	19
51	1	2	2	2	2	2	1.83	11
52	4	4	4	4	4	4	4.00	24
53	4	4	4	4	4	4	4.00	24
54	4	4	4	4	4	4	4.00	24
55	3	4	3	3	3	3	3.17	19
56	3	3	3	3	3	3	3.00	18
57	3	2	2	3	3	2	2.50	15
58	2	2	2	2	2	2	2.00	12
59	3	3	3	3	3	3	3.00	18
60	4	4	4	4	4	4	4.00	24
61	3	3	3	3	3	4	3.17	19
62	4	4	4	4	4	4	4.00	24
63	3	3	3	3	3	4	3.17	19
64	4	4	4	4	4	4	4.00	24
65	4	4	4	4	4	4	4.00	24
66	4	4	4	4	4	4	4.00	24

67	4	4	4	4	4	4	4.00	24
68	4	4	4	4	4	4	4.00	24
69	4	4	4	4	4	4	4.00	24
70	2	3	2	2	2	3	2.33	14
71	2	2	2	2	2	2	2.00	12
72	3	3	3	4	3	4	3.33	20
73	4	4	4	4	4	4	4.00	24
74	4	4	4	4	4	4	4.00	24
75	4	4	4	4	4	4	4.00	24
76	4	4	4	3	3	4	3.67	22
77	4	4	4	4	4	4	4.00	24
78	4	4	4	4	4	4	4.00	24
79	3	3	3	3	3	4	3.17	19
80	4	4	3	3	4	4	3.67	22
81	4	4	4	4	4	4	4.00	24
82	3	3	3	3	3	4	3.17	19
83	3	3	3	3	3	3	3.00	18
84	3	2	2	2	2	3	2.33	14
85	3	3	3	3	3	3	3.00	18
86	4	4	4	4	4	4	4.00	24
87	3	3	3	3	3	3	3.00	18
88	4	4	4	4	4	4	4.00	24
89	3	3	3	3	3	3	3.00	18
90	4	4	4	4	4	4	4.00	24
91	4	4	4	4	4	4	4.00	24
92	4	4	4	4	4	4	4.00	24
93	3	3	3	3	3	3	3.00	18
94	4	4	4	4	4	4	4.00	24
95	4	4	4	4	4	4	4.00	24
96	4	4	4	4	4	4	4.00	24
97	4	4	4	4	4	4	4.00	24
98	3	3	3	3	3	4	3.17	19
99	3	3	3	3	3	3	3.00	18
100	4	4	4	3	3	4	3.67	22
101	4	4	4	4	4	4	4.00	24
102	3	3	3	3	3	4	3.17	19
103	2	3	3	2	2	3	2.50	15
104	3	3	3	2	2	3	2.67	16
105	4	4	4	4	4	4	4.00	24

106	4	4	3	3	3	4	3.50	21
107	3	3	3	2	2	3	2.67	16
108	3	3	4	3	3	4	3.33	20
109	4	4	4	4	4	4	4.00	24
110	3	3	3	3	3	4	3.17	19
111	2	3	3	2	3	3	2.67	16
112	3	4	4	3	3	4	3.50	21
113	3	4	4	3	3	4	3.50	21
114	3	4	4	3	3	4	3.50	21
115	3	4	4	3	3	4	3.50	21

Attitude (A)								
No	A1	A2	A3	A4	A5	A6	MEAN	TOTAL
1	3	3	3	2	3	3	2.83	17
2	4	4	3	4	3	3	3.50	21
3	3	3	3	2	3	3	2.83	17
4	3	4	3	1	4	4	3.17	19
5	3	3	4	2	3	3	3.00	18
6	2	3	3	3	3	2	2.67	16
7	3	3	3	2	3	3	2.83	17
8	4	4	4	1	3	4	3.33	20
9	4	4	4	1	4	4	3.50	21
10	3	3	2	3	3	2	2.67	16
11	4	4	4	1	4	4	3.50	21
12	3	4	4	2	3	3	3.17	19
13	3	3	3	2	4	3	3.00	18
14	4	4	4	1	4	3	3.33	20
15	3	3	3	1	3	3	2.67	16
16	4	4	4	1	4	4	3.50	21
17	4	4	4	1	4	4	3.50	21
18	3	3	2	1	3	2	2.33	14
19	3	4	4	4	4	4	3.83	23
20	3	3	3	1	3	3	2.67	16
21	4	4	4	1	4	4	3.50	21
22	2	3	3	1	4	3	2.67	16
23	2	3	3	1	3	4	2.67	16
24	3	3	3	1	3	3	2.67	16
25	2	2	2	2	3	2	2.17	13

26	3	3	3	2	3	3	2.83	17
27	4	4	4	1	4	4	3.50	21
28	3	2	2	2	3	3	2.50	15
29	3	3	3	1	4	3	2.83	17
30	3	3	3	1	3	3	2.67	16
31	3	3	3	1	3	2	2.50	15
32	2	2	2	3	2	2	2.17	13
33	3	3	3	1	4	4	3.00	18
34	3	3	3	2	3	3	2.83	17
35	2	2	2	2	3	3	2.33	14
36	4	4	4	1	4	4	3.50	21
37	3	3	3	2	3	3	2.83	17
38	3	3	3	2	3	3	2.83	17
39	3	3	4	1	3	3	2.83	17
40	4	4	4	1	1	4	3.00	18
41	1	1	1	1	1	1	1.00	6
42	2	2	3	3	3	2	2.50	15
43	3	3	3	2	3	3	2.83	17
44	3	3	3	2	3	3	2.83	17
45	3	4	3	1	4	4	3.17	19
46	3	3	3	2	3	3	2.83	17
47	3	3	2	2	3	2	2.50	15
48	4	4	4	1	4	4	3.50	21
49	3	3	3	1	4	3	2.83	17
50	3	3	4	2	3	3	3.00	18
51	2	2	2	3	3	2	2.33	14
52	4	4	4	1	4	4	3.50	21
53	4	4	4	1	4	4	3.50	21
54	3	4	4	1	4	4	3.33	20
55	3	3	3	2	4	3	3.00	18
56	3	3	3	3	3	3	3.00	18
57	3	3	3	2	3	2	2.67	16
58	2	2	3	2	4	3	2.67	16
59	4	4	4	1	4	4	3.50	21
60	3	3	3	2	3	3	2.83	17
61	4	4	4	1	3	3	3.17	19
62	4	4	4	1	4	4	3.50	21
63	3	3	4	1	3	3	2.83	17
64	4	4	4	2	3	3	3.33	20

65	3	3	3	1	3	3	2.67	16
66	3	3	3	1	3	3	2.67	16
67	4	4	4	1	4	4	3.50	21
68	4	4	4	1	4	4	3.50	21
69	4	4	4	1	4	4	3.50	21
70	2	3	3	1	4	3	2.67	16
71	3	3	3	2	3	3	2.83	17
72	4	4	4	1	3	3	3.17	19
73	4	4	3	1	4	4	3.33	20
74	3	3	4	1	3	3	2.83	17
75	4	4	4	1	4	4	3.50	21
76	4	4	4	4	4	4	4.00	24
77	3	3	3	3	3	3	3.00	18
78	4	4	4	1	4	4	3.50	21
79	3	3	4	1	3	3	2.83	17
80	4	4	4	1	4	4	3.50	21
81	4	4	4	1	4	3	3.33	20
82	3	3	3	1	3	3	2.67	16
83	3	3	3	2	3	3	2.83	17
84	3	3	3	1	4	3	2.83	17
85	3	3	3	2	3	3	2.83	17
86	4	4	4	1	4	4	3.50	21
87	3	3	3	1	3	3	2.67	16
88	4	4	4	1	4	4	3.50	21
89	3	3	3	2	3	3	2.83	17
90	4	4	4	1	4	4	3.50	21
91	4	3	4	1	3	3	3.00	18
92	4	4	4	1	4	4	3.50	21
93	3	4	4	4	4	4	3.83	23
94	4	4	4	1	4	4	3.50	21
95	4	4	4	1	4	4	3.50	21
96	4	4	4	3	4	4	3.83	23
97	4	4	4	1	4	4	3.50	21
98	3	3	3	2	3	3	2.83	17
99	3	3	3	2	3	3	2.83	17
100	4	4	4	1	4	4	3.50	21
101	4	4	4	1	4	4	3.50	21
102	3	3	3	2	3	3	2.83	17
103	3	3	3	2	3	3	2.83	17

104	3	3	3	2	3	3	2.83	17
105	4	4	4	1	4	4	3.50	21
106	4	3	3	2	3	3	3.00	18
107	3	3	3	2	3	3	2.83	17
108	3	3	3	2	3	3	2.83	17
109	4	4	4	1	4	4	3.50	21
110	3	3	3	2	3	3	2.83	17
111	3	3	3	2	3	3	2.83	17
112	4	3	4	1	3	4	3.17	19
113	3	4	4	1	3	4	3.17	19
114	3	4	4	1	3	4	3.17	19
115	3	4	4	1	3	4	3.17	19

Perceived Risk (PR)												
No	PR1	PR2	PR3	PR4	PR5	PR6	PR7	PR8	PR9	PR10	MEAN	TOTAL
1	2	3	2	3	3	3	3	2	2	2	2.50	25
2	2	2	1	3	3	2	1	2	2	2	2.00	20
3	3	3	2	3	3	3	3	2	3	2	2.70	27
4	4	4	4	4	4	4	4	4	4	4	4.00	40
5	3	3	3	4	3	3	2	1	2	2	2.60	26
6	3	3	2	3	2	2	3	3	3	3	2.70	27
7	3	3	3	3	3	3	3	3	3	3	3.00	30
8	4	4	4	4	4	4	3	3	3	3	3.60	36
9	4	4	4	4	4	4	4	4	4	4	4.00	40
10	3	3	3	3	3	3	3	3	3	3	3.00	30
11	3	4	4	4	4	4	4	3	3	3	3.60	36
12	3	3	2	3	3	3	2	2	2	2	2.50	25
13	3	3	4	4	4	4	3	3	4	3	3.50	35
14	3	3	3	4	4	4	4	3	3	3	3.40	34
15	3	3	3	3	3	3	3	2	3	3	2.90	29
16	3	4	3	4	3	3	4	3	3	2	3.20	32
17	3	3	3	4	4	4	4	3	3	3	3.40	34
18	1	1	1	1	1	1	1	2	2	1	1.20	12
19	4	2	4	4	4	4	3	3	3	3	3.40	34
20	3	3	3	3	3	3	3	2	2	2	2.70	27
21	4	4	4	4	4	4	4	4	4	4	4.00	40
22	3	4	2	4	3	4	3	2	1	3	2.90	29
23	2	1	1	2	2	2	2	1	2	1	1.60	16

24	3	3	3	4	4	4	3	3	3	3	3.30	33
25	2	2	2	3	3	3	3	2	2	2	2.40	24
26	3	3	3	3	3	3	3	3	3	2	2.90	29
27	4	4	4	4	4	4	4	4	4	4	4.00	40
28	3	3	3	3	3	3	2	2	2	2	2.60	26
29	3	3	3	3	3	3	3	3	3	2	2.90	29
30	4	3	3	3	3	3	3	3	2	2	2.90	29
31	4	4	3	4	4	4	4	4	4	4	3.90	39
32	4	2	2	3	2	2	2	2	2	2	2.30	23
33	4	4	4	4	4	4	4	3	4	4	3.90	39
34	3	3	3	3	3	3	3	2	2	3	2.80	28
35	3	3	2	3	3	3	2	2	3	2	2.60	26
36	4	4	4	4	4	4	4	3	3	3	3.70	37
37	3	3	3	3	3	3	3	3	3	3	3.00	30
38	3	3	3	3	3	3	3	2	3	2	2.80	28
39	4	4	4	4	4	4	4	4	4	4	4.00	40
40	3	3	1	4	3	3	1	1	3	3	2.50	25
41	1	1	1	1	1	1	1	1	1	1	1.00	10
42	3	2	2	3	3	3	3	3	4	3	2.90	29
43	3	3	3	3	3	3	3	3	3	3	3.00	30
44	3	3	3	3	3	3	3	3	3	3	3.00	30
45	1	4	2	4	3	2	2	2	3	3	2.60	26
46	2	2	2	3	2	2	2	2	2	2	2.10	21
47	3	3	3	3	3	3	3	2	3	3	2.90	29
48	4	4	4	4	4	4	4	4	4	4	4.00	40
49	3	3	3	3	3	3	3	2	3	3	2.90	29
50	2	2	3	3	3	3	3	1	2	2	2.40	24
51	3	2	2	2	3	3	2	2	4	2	2.50	25
52	4	4	4	4	4	4	4	3	4	4	3.90	39
53	4	4	4	4	4	4	4	4	4	4	4.00	40
54	2	2	3	3	3	3	3	2	3	3	2.70	27
55	2	3	3	3	3	3	3	3	3	3	2.90	29
56	3	3	2	3	3	2	2	3	3	3	2.70	27
57	3	3	3	3	3	3	3	3	2	2	2.80	28
58	4	2	1	2	1	1	1	1	2	2	1.70	17
59	3	3	3	4	4	4	3	3	3	3	3.30	33
60	3	3	3	4	4	4	4	3	3	3	3.40	34
61	3	3	3	3	3	3	3	3	3	3	3.00	30
62	4	4	4	4	4	4	4	4	3	3	3.80	38

63	3	3	2	3	2	2	2	3	4	3	2.70	27
64	3	3	3	3	3	3	3	3	3	3	3.00	30
65	4	4	4	4	4	4	4	4	4	4	4.00	40
66	4	4	4	4	4	4	4	4	4	4	4.00	40
67	4	4	4	4	4	4	4	4	4	4	4.00	40
68	4	4	4	4	4	4	4	4	4	4	4.00	40
69	2	3	3	3	3	3	3	3	3	3	2.90	29
70	2	4	3	4	3	3	3	2	3	2	2.90	29
71	2	4	3	4	4	4	4	3	3	3	3.40	34
72	4	4	4	4	4	4	4	3	4	4	3.90	39
73	4	3	2	3	2	2	2	2	3	2	2.50	25
74	3	3	3	3	3	3	3	3	3	3	3.00	30
75	4	4	4	4	4	4	4	4	4	4	4.00	40
76	4	4	4	4	4	4	4	4	4	4	4.00	40
77	4	4	4	4	4	4	4	4	4	4	4.00	40
78	1	4	4	4	4	4	4	4	4	4	3.70	37
79	2	3	3	3	3	3	3	3	3	3	2.90	29
80	4	4	4	4	4	4	4	4	4	4	4.00	40
81	3	3	3	3	3	3	3	3	3	3	3.00	30
82	3	3	3	3	3	3	3	3	3	3	3.00	30
83	3	3	3	3	3	3	3	3	3	3	3.00	30
84	4	3	3	3	3	3	3	3	3	3	3.10	31
85	3	3	3	3	3	3	3	3	3	3	3.00	30
86	4	4	4	4	4	4	4	4	4	4	4.00	40
87	3	3	3	3	3	3	3	3	3	3	3.00	30
88	4	4	4	4	4	4	4	4	4	4	4.00	40
89	3	3	3	3	3	3	3	3	3	3	3.00	30
90	4	4	4	4	4	4	4	4	4	4	4.00	40
91	4	4	3	3	3	3	4	3	3	3	3.30	33
92	3	4	4	4	4	4	4	3	3	3	3.60	36
93	4	3	4	4	4	4	3	3	3	3	3.50	35
94	4	4	4	4	4	4	4	4	4	4	4.00	40
95	4	4	4	4	4	4	4	4	4	4	4.00	40
96	4	4	4	4	4	4	4	4	4	4	4.00	40
97	4	4	4	4	4	4	4	4	4	1	3.70	37
98	3	3	3	3	3	3	3	3	3	3	3.00	30
99	3	3	3	3	3	3	3	3	3	3	3.00	30
100	3	3	3	3	3	3	3	3	3	3	3.00	30
101	4	4	4	4	4	4	4	4	4	4	4.00	40

102	3	3	3	3	3	3	3	3	3	3	3.00	30
103	3	2	2	3	3	2	3	3	3	2	2.60	26
104	3	3	3	3	3	3	3	3	3	3	3.00	30
105	4	4	4	4	4	4	4	4	4	4	4.00	40
106	3	2	3	3	3	3	3	3	3	3	2.90	29
107	3	3	3	3	3	3	3	3	3	3	3.00	30
108	4	2	3	3	3	3	2	3	3	3	2.90	29
109	3	3	3	3	3	3	3	3	3	3	3.00	30
110	3	3	3	3	3	3	3	3	3	3	3.00	30
111	2	2	2	3	3	3	2	2	2	3	2.40	24
112	3	3	3	3	3	3	3	3	3	3	3.00	30
113	4	4	4	4	4	4	4	4	4	4	4.00	40
114	4	4	4	4	4	4	4	4	4	4	4.00	40
115	4	3	3	4	3	3	3	3	3	3	3.20	32