# Determining Taxpayer Compliance Factors from Online Game Top Up Using the Technology Acceptance Model (TAM) Approach

Zihni Hashfi Razaq[1], Nur Isna Inayati[2*], Ani Kusbandiyah[3], Rina Mudjiyanti[4]

[1,2,3,4] Faculty of Economics and Business Universitas Muhammadiyah Purwokerto, Indonesia

## Abstract

**Purpose:** This research aims to assess the impact of understanding the determinants of taxpayer compliance using online game top-ups using the technology acceptance model (TAM) approach.
**Methodology:** In this study, the data were collected by distributing questionnaires to 104 respondents, namely online game players who had ever topped up. Apart from that, respondents from the public were aged 20 years and over, playing online games, and regularly topped up games. The primary data used was obtained from the questionnaire.
**Finding:** The results concluded that the perception of taxpayer convenience and the perception of taxpayer usefulness have a positive influence on taxpayer compliance. Meanwhile, taxpayer attitudes do not affect taxpayer compliance.
**Implication:** The government can use the research results to formulate more effective tax policies for online game top-up transactions—for example, more explicit policies regarding tax rates and how to report them.The gaming industry can increase user confidence in their services with transparency and compliance with tax regulations. This research is expected to raise awareness of online game users' tax obligations, especially in digital transactions such as game top-ups.
**Originality:** This research specifically examines tax compliance in the context of the Hoyoverse online game top-up, a relatively new and underexplored area in the tax literature. Originality also lies in the data collection methods which may involve surveys or interviews with online game users. Empirical data obtained from involved in online game top-ups provide strong validity to the research findings.
**Keywords:** Taxpayer Attitude, Taxpayer Compliance, Taxpayer Perception of Convenience, Taxpayer Perception of Usefulness

## Article Info

## 1. Introduction

Taxes are a means of financing and progress for the country, where around 70% of state spending is financed through taxation (Yanti et al). Citizens contribute to the state by paying taxes. Taxes are the government's primary income source and are a fundamental way for citizens to contribute to the country (Sulistiyowati & Ratnawati, 2023). In addition, financial support through taxes aims to foster a sense of independence for a nation in supporting its economy and development initiatives. Taxes are collected from all residents under applicable laws, and taxes provide various benefits, including access to health services, education, transportation, and public infrastructure development (Khotimah et al., 2020).

The tax that the government can levy is based on Ministry of Finance Regulation (PMK) Number 48/PMK.03/2020 concerning Value Added Tax on the Use of Taxable Goods and Services outside the Customs Area. Customs borders and e-commerce from July 1, 2020

(Muzandi, 2021). Based on a mid-January 2023 report submitted by the Director General of Taxes at the Ministry of Finance, Suryo Utomo, the level of public or taxpayer compliance in submitting Annual Income Tax Returns (SPT) and paying taxes throughout 2022 reached 83.2%. Compared to the achievements in 2021, this figure decreased by 84.07% even though this achievement exceeded the target set, namely 80% (Santika, 2023). Even though it has achieved its target, the decline in the level of public compliance with taxes needs to be considered as a result of the decline, because it is feared that it will have a more significant impact.

Taxpayers need to pay attention to complying with their tax obligations. As a taxpayer aware of implementing his tax rights and complies with all his tax obligations, this is the meaning of tax compliance (Hermawati, 2021). However, tax non-compliance is still one of the most pressing public policy challenges, as seen by the decline in compliance levels from the previous year (Vincent, 2023). The government has implemented various policies and strategies, including increasing tax education and outreach, as well as stricter law enforcement against tax violations.  However, the success of these efforts is highly dependent on the level of awareness and active participation of the community as taxpayers.

94.5% of internet users in Indonesia have used mobile game applications, and the average daily usage time is 1 hour 19 minutes. (Wandani & Wijaya, 2023). In the context of gaming apps like Hoyoverse, players often make purchases with real money to enhance their in-game experience. These transactions may include VAT payments, especially if the game development company is registered as a VAT collector. Genshin Impact became one of the most popular RPG games globally in 2022, one of several games developed by Hoyoverse (Nathania & Aprilianty, 2023). Players are willing to spend a significant amount of money to obtain characters in their favorite games. (Febyanti et al., 2022). If you see that the price listed includes VAT, this has something to do with whether or not someone complies with taxes. Then, the sense of compliance with taxes in question is voluntary because there is transparency in tax spending that taxpayers have paid to the state (Putra, 2020). Of course, it is an interesting topic to research whether this is proven or not.

Compliance with tax regulations is a crucial element in implementing a country's tax system (Yanti et al., 2021). This compliance shows how strictly taxpayers comply with the tax regulations that have been determined, including in paying Value Added Tax (VAT), which is determined by the consumption of goods and services (Kusuma, 2023). This also applies to transactions related to game top-ups, such as those that occur in the Hoyoverse realm.

The Technology Acceptance Model (TAM) is a model that explains people's attitudes towards perceived usability and ease of use. Perceived usefulness is the user's perception of the extent to which a technology can help them achieve their goals. Perceived ease of use is the user's perception of how easy a technology is to use (Hapsari & Prawiradilaga, 2023). According to Davis (1986), the TAM model is a form of development of psychological theory, explaining user behavior based on beliefs, attitudes, desires, and user behavior relationships(Yasa et al., 2020).  Based on the explanation above, there are three factor points that will be studied, namely how perceived convenience, perceived usefulness, and taxpayers' attitudes influence compliance.

Perception of ease is a standard that determines how confident a person is that using a particular technology will be easy to understand and operate (Bangsa & Khumaeroh, 2023). The research results show that the perception of taxpayer convenience positively affects taxpayer compliance (Hari & Kusumawaty, 2023). Then, the results of other research state that the perception of taxpayer convenience does not affect taxpayer compliance (Widyari, 2023).

The ability of a person being investigated to respond positively or negatively to an assessment of something is influenced by attitude (Samudra et al., 2020). The research results show that taxpayer attitudes positively affect taxpayer compliance (Yanti et al., 2021). Then, the results of other research state that taxpayer attitudes do not affect taxpayer compliance (Ainun et al., 2022).

The perceived level of perceived usefulness determines whether users believe that the technology they use can directly influence their performance (Hartono, 2023). There is an opinion that states that taxpayers' perceived usefulness positively affect taxpayer compliance (Umayaksa & Mulyani, 2020). Then, the results of other research state that taxpayers' perceived usefulness does not affect taxpayer compliance (Widyari, 2023).

The gap in this research variable is different from the research above. Further research into the scope of Hoyoverse game players needs to be carried out. This is important to understand gamers' behavior and preferences in the context of taxation. In-depth research will also help identify factors that influence tax compliance among the gaming community.

Therefore, understanding the determining factors for taxpayer compliance due to the use of online game top-ups using the technology acceptance model (TAM) approach is essential. Examining the relationship between these factors can provide invaluable insight for governments and gaming companies. These insights can help design more effective tax strategies and improve taxpayers' understanding and compliance with tax obligations, especially regarding in-game currency top-up transactions. In addition, a deeper understanding of the factors that influence taxpayer compliance in a digital environment like Hoyoverse can be the basis for formulating tax policies that are more relevant in this contemporary era.

The novelty of this research lies in applying the Technology Acceptance Model (TAM) in the context of taxpayer compliance regarding the use of online game top up Hoyoverse. Most previous studies have focused on TAM in general technology acceptance or in specific industries such as banking or education. This research fills the gap by exploring how factors identified in the TAM, such as perceived ease of use and usefulness, influence the compliance of taxpayers involved in online gaming top up transactions. This provides new insights in understanding the dynamics of taxpayer behavior in the ever-developing digital era.

## 2. Literature Review

### 2.1. Technology Acceptance Model (TAM)
The opinion regarding TAM is that technology uses behavior which is referred to as activities that tend to accept technology, which can be measured through the user's attitude in using technology (Alsyouf et al., 2023). The Technology Acceptance Model (TAM) presented by Davis (1989), is considered the most widely used innovation acceptance model (Abuhassna et al., 2023). This model was developed in response to modifications to the Theory of Reasoned Action (TRA) to explain the determining factors for users of new information systems (Alzahrani, 2023). TAM (Technology Acceptance Model) consists of five variables: perceived ease of use, perceived usefulness, attitudes towards use, behavior to continue using, and actual system use. Several perceptions expressed in TAM theory can significantly influence a person's interest in using new technology (Desita et al., 2022).

### 2.2. The Influence of Perceived Taxpayer Convenience on Taxpayer Compliance
Indicators of perceived ease of use include ease of learning, understanding, performing desired tasks, and acquiring proficiency. Perceived ease of use reflects the user's confidence that the system can be used effortlessly and self-taught (Muslimah, 2020). This convenience is often related to intuitive interface design and adequate support for users. Users who find the system easy to use tend to have a positive experience and are more committed to using the system on an ongoing basis.

The previous research indicates a positive influence between the perception of taxpayer convenience and a taxpayer's compliance (Desita et al., 2022; Hari & Kusumawaty, 2023; Purwiyanti & Laksito, 2020). Thus, the easier a tax system is to use, the greater the likelihood that taxpayers will fulfill their obligations. This understanding is important for designing a tax system that is accessible to various groups of taxpayers.
H1: Perception of taxpayer convenience has a positive effect on taxpayer compliance.

## 2.3. The Influence of Taxpayer Attitudes on Taxpayer Compliance

Attitude is a tendency to respond positively or negatively to specific behavior. It encompasses a person's feelings or mindset, that influence behavior from internalized values. Attitudes towards non-compliance significantly impact behavioral intentions (Sulistiyowati & Ratnawati, 2023). A negative attitude towards non-compliance can strengthen the desire to comply with applicable rules or standards, while a positive attitude towards non-compliance can lead to a decrease in compliance and an increase in non-conforming behavior. Therefore, it is important to understand individual attitudes to design effective strategies for increasing compliance and managing behavior.

Prior studies suggest that taxpayer attitudes have a positive effect on taxpayer compliance (Samudra et al., 2020; Susyanti & Anwar, 2020; Yanti et al., 2021). Therefore, efforts to form a positive attitude towards taxes are very important in increasing compliance. Understanding taxpayer attitudes can help design more effective education campaigns.

H2: Taxpayer attitudes have a positive effect on taxpayer compliance.

## 2.4. The Influence of Taxpayer Perceptions of Usefulness on Taxpayer Compliance

Perceived Usefulness refers to the extent to which a person believes that technology will enhance performance and contribute to achieving certain goals (Widia & Taruh, 2022). These beliefs are often influenced by how relevant and useful the technology is in the context of the user's task or job. If users feel that the technology can provide significant benefits or make it easier to achieve goals, they tend to be more motivated to adopt it and get the most out of it. Therefore, high perceived usefulness can increase the level of adoption and use of technology in various situations.

Previous research revealed that perceived usefulness has a positive effect on taxpayer compliance (Desita et al., 2022; Purwiyanti & Laksito, 2020; Umayaksa & Mulyani, 2020). This shows that the greater the perceived benefits of using tax technology, the greater the likelihood that taxpayers will comply with their obligations. The use of easy and useful technology can reduce the administrative burden, thereby encouraging more people to fulfill their tax obligations. This understanding is important for the government in designing a system that is not only efficient, but also considered a solution that provides real benefits for users.

H3: The taxpayer's perceived usefulness has a positive effect on taxpayer compliance.

## 3. Methodology

Data collection was carried out by distributing questionnaires to 104 respondents. These respondents were selected from Hoyoverse online game players who had topped- up. They also represent the public aged 20 years and over actively engaged in Hoyoverse games, such as Genshin Impact, Honkai Impact, and Honkai Starrail. The data obtained through the questionnaire is primary data, which will be the basis for the analysis in this research.

The data analysis was carried out using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with the aid of SmartPLS software. This method is widely used in structural data analysis to examine the relationships between variables in a model. It is hoped that this research can identify better and understand the factors influencing in-game purchase behavior in the Hoyoverse game.

The survey collected demographic information, including respondents' identity, age, and gender. Each variable in the study was measured using 4 indicator points. Indicators of taxpayer compliance (Y) are taxpayer compliance with tax functions related to top-ups, taxpayer compliance with registration as a taxpayer who carries out game top-ups, taxpayer compliance with tax payment procedures for top-ups which include VAT, tax compliance on the tax rate related to the intention to continue to comply with the VAT rate set by the state.

Then the indicators used by taxpayers' perception of convenience (X1) are the convenience of taxpayers in paying taxes in the top up process, the convenience of taxpayers during top up transactions, the convenience of taxpayers in tax payment procedures, the

convenience of taxpayers in tax rates. The indicators used by taxpayer attitude (X2) are the taxpayer's attitude towards game top-up services which include VAT, the taxpayer's attitude towards tax sanctions, namely not being burdened by sanctions and fines for paying taxes because the top-up game price includes VAT, the taxpayer's attitude. on top-up transparency, taxpayer attitudes towards transaction experience. The indicators used by taxpayers' perception of usefulness (X3) are the perception of usefulness in top-up game technology, the perception of usefulness for the purpose of collecting VAT tax on top-up online games can make a positive contribution to state taxes and the development of the game industry as a whole, the perception of usefulness in tax policy is understand that the price of game top ups increases user confidence in the security and legality of transactions in the game, the perceived usefulness of providing information on each game top up transaction can provide clarity regarding the contribution to fulfilling tax obligations and social responsibility for game companies (Nathania & Aprilianty, 2023; Purwiyanti & Laksito, 2020).

The PLS-SEM method is based on the guidelines provided by Chua (2022). The things tested in this method are the convergent validity test, composite reability and validity test and average variance extracted, discriminant validity test, r-square test, and significance test and f-square test.

**Table 1.** The PLS-SEM score test indicator

| Evaluation Model | Criteria | Information |
|---|---|---|
| **Outer Model** | | |
| Convergen Validity | Loading factor score > 0.70 | The measures of a construct should be highly correlated. |
| Average Variance Extracted (AVE) | AVE score > 0.5 | Latent variables can explain on average more than half of the variance of the indicators. |
| Discriminant Validity | Cross loading score > 0.70 | Measures of different constructs should not be highly correlated. |
| Composite Reliability | Composite reliability score > 0.70 | Used to prove the accuracy, consistency and precision of instruments in measuring constructs. |
| **Inner Model** | | |
| R-Square | R-square score 0.75 (strong), 0.50 (moderate), 0,25 (weak) | The R-Square value is used to measure the level of variation in changes in the independent variable towards the dependent variable. |
| Significance Test (Hypothesis Testing) | P Value score < 0.05 | To test the influence of the independent variable on the dependent variable. |
| Effect size | Effect size score 0.35 (strong), 0.15 (moderate), and 0.02 (weak) | It is interpreted whether the predictor variable has a strong, moderate or small influence at the structural level. |

Source: (Chua, 2022)

This approach is anticipated to uncover the relationships between the variables influencing in-game purchase behavior in Hoyoverse games. The findings from this analysis are expected to provide valuable insights into the factors driving in-game purchase

decisions. These insights can contribute to developing more effective marketing strategies and game management practices in the online gaming industry.

## 4. Results and Discussion

### 4.1. Results
**Respondent Profile**

**Table 2.** Respondent Age

| Age | 20 – 25 | 26 – 30 | 31 – 35 | 36 – 40 | > 40 | Total |
|---|---|---|---|---|---|---|
| Amount | 82 | 13 | 6 | 1 | 2 | 104 |
| % | 79% | 13% | 6% | 1% | 2% | 100% |

Source: Data Processed (2024)

**Table 3.** Respondent Gender

| Gender | Man | Woman | Total |
|---|---|---|---|
| Amount | 92 | 12 | 104 |
| % | 88% | 12% | 100% |

Source: Data Processed (2024)

The following table is a survey that was conducted with 104 respondents. The respondent profile includes two key aspects: age and gender. Most respondents (79%) were between 20 and 25 years old. Then, the number of male respondents (88%) was significantly higher than that of female respondents (12%).

From the results of this survey, it can be seen that the 20 to 25 years age group dominates the sample, indicating the possible focus of this survey on the young adult population. This analysis provides an overview of the demographics of the population involved in the survey, with the majority falling within an age range indicating potential uniqueness of the needs or perspectives of this age group. In addition, the very high proportion of male respondents indicates an imbalance in gender representation in the survey. This can influence the interpretation of results and generalization of findings, so it needs to be taken into account in further analysis.

**Convergent Validity Test**
The result of the convergent validity test indicate that most values were above the threshold of 0.7, confirming the validity of the test result. However, one indicator, precisely point 3 related to the taxpayer's perceived convenience, scored 0.6, which is below the acceptable threshold. Consequently, this indicator was deemed invalid and excluded from the analysis.
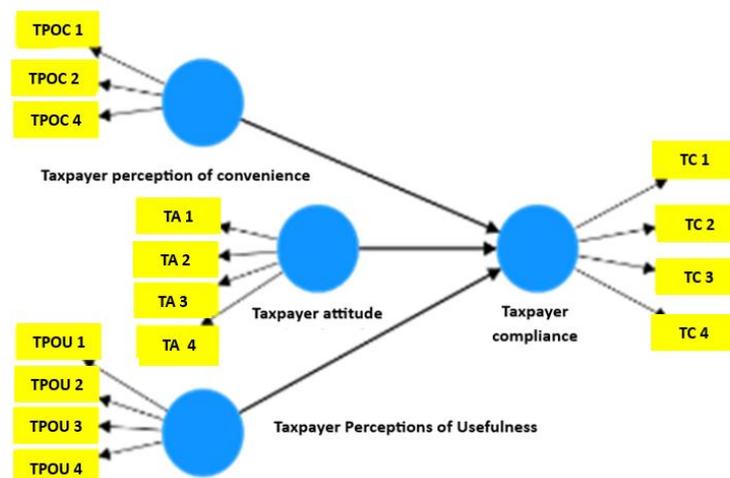


**Figure 1.** Evaluation of SEM Analysis Models from SEM PLS output
Source: Data Processed (2024)

Description:
TC            : Taxpayer Compliance (Y)
TPOC   : Taxpayer Perception of Convenience (X1)
TA       : Taxpayer Attitude (X2)
TPOU   : Taxpayer Perception of Usefulness (X3)

**Table 4.** Results test from SEM PLS test

| Sample Test | Taxpayer Perception of Convenience | Taxpayer Attitude | Taxpayer Perception of Usefulness | Taxpayer Compliance |
|---|---|---|---|---|
| Cronbach's alpha | 0.763 | 0.805 | 0.814 | 0.873 |
| Composite reliability (rho _a) | 0.8 | 0.807 | 0.817 | 0.884 |
| Composite reliability (rho _c) | 0.86 | 0.872 | 0.878 | 0.913 |
| Average variance extracted (AVE) | 0.672 | 0.631 | 0.643 | 0.724 |
| P Values | 0.038 | 0.131 | 0 | |
| R-Square | | | | 0.628 |
| R-Square Adjusted | | | | 0.617 |
| F-Square | 0.074 | 0.032 | 0.21 | |

Source: Data Processed (2024)

For the composite reliability and validity and average variance extracted tests, it shows that the variables X1, X2, Then the AVE value is more than 0.5. So the variable is accurate, consistent in measuring the construct. Then in the discriminant validity test, the cross loadings value related to the correlation between the independent and dependent variables is above 0.7, so these variables are interconnected.

In the R-Square test results, variable Y shows an R-Square value of 0.628, and an adjusted R-Square of 0.617. This means that the R-Square value is in the moderate category (less than 0.75, more than 0.5). The significance test and F-Square test. The test results are for the relationship between accepted. Then the relationship between Then the relationship between X3 and Y is 0.0 ($<0.05$) with an F-Square value of 0.21 ($<0.35, >0.15$). So the taxpayer's perceived usefulness has a positive effect on taxpayer compliance with a moderate effect so that H3 is accepted.

## 4.2. Discussion

Perceived ease in this context refers to how easy it is for taxpayers to fulfill their tax obligations. Based on TAM, if a system or process is perceived as easy to use, individuals are more likely to accept and adopt it. This research indicates that perceptions regarding the ease of the tax payment process positively influence the level of taxpayer compliance, supported by the findings of Hari and Kusumawaty (2023), Desita et al. (2022), Purwiyanti & Laksito (2020). When taxpayers perceive the taxation process as simple, they are more likely to comply because they do not feel burdened by a complex procedure.

The taxpayer's perceived usefulness refers to the perceived benefits of fulfilling tax obligations. According to TAM, if individuals believe that a system or process offers significant benefits, they will be more likely to accept and adopt the system. In this context, the research finds that taxpayers' perceived usefulness positively affects their compliance. This is supported by the opinion of Umayaksa & Mulyani (2020), Desita et al. (2022), and Purwiyanti & Laksito (2020). If taxpayers believe that paying taxes will provide positive benefits or contributions, they are more motivated to adhere to tax regulations.

In contrast, TAM suggests that an individual's attitude towards a technology is seen as a direct result of what game top-up players have experienced regarding VAT tax compliance. However, this research finds that taxpayer attitudes do not significantly impact taxpayer compliance, diverging from TAM's assumptions. This discrepancy may be attributed to factors beyond the technological domain, such as psychological or social influences. This

finding opposes Yanti et al. (2021), Samudra et al. (2020), Susyanti & Anwar (2020), who argue that attitude positively affects taxpayer compliance, yet aligns with Ainun et al. (2022), suggesting that other factors might be at play. Even though the tax payment process has been designed to be easy and considered useful, compliance is still influenced by other factors outside technology, such as psychological attitudes, social environment, and understanding and awareness of tax obligations. This suggests that efforts to increase tax compliance in the gaming sector need to consider a more holistic approach, including better tax education and effective communication strategies to overcome psychological and social barriers.

## 5. Conclusion

Based on the research findings, it can be concluded that the perceived ease and perceived usefulness of the taxation process significantly impact taxpayer compliance. This finding is in line with the Technology Acceptance Model (TAM) theory, which emphasizes the importance of individuals' perceptions of ease of use and the benefits derived from certain technologies or processes in influencing behavior. In this context, the easier and more useful taxpayers find the tax process, the more likely they are to comply with their tax obligations as game players who make in-game purchases. This insight provides valuable guidance for authorities in designing strategies to enhance taxpayer compliance, focusing on improving the perceived ease and usefulness of the tax process as part of effective tax enforcement efforts.

Although this research has several limitations. As from the finding that taxpayer attitudes do not influence taxpayer compliance. This suggests that other factors may be more dominant in influencing taxpayer compliance behavior, particularly in the context of in-game transactions, which can go beyond individual attitudes towards the taxation process. Therefore, further research may be needed to explore additional factors influencing taxpayer compliance. A comprehensive understanding of these factors will enable authorities to design more holistic and effective tax enforcement strategies, potentially improving overall taxpayer compliance. Including the limited number of journals reviewed and the lack of Despite several limitations, including the limited number of reviewed journals and the scarcity of previous research, these findings provide a foundation for future research to address unexplored issues. Future studies should aim to expand the literature reviewed and incorporate all significant variables related to the relationship between gaming top-up taxes and taxpayer compliance. By adopting a more comprehensive approach and conducting in-depth analyses, future research can significantly contribute to the field.

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