

EXAMINING THE SYNERGY OF TECHNOLOGICAL FACTORS AND PERSONALITY TRAITS: HOW EXTRAVERSION, CONSCIENTIOUSNESS, AND NEUROTICISM IMPACT TRUST AND E-FILING ADOPTION FOR USER SATISFACTION AND TAX COMPLIANCE BEHAVIOR

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Abstract

The purpose of this study is to determine and analyze the effect of the role of extraversion, conscientiousness, and emotional response through the variables of trust and e-filing adoption that moderate tax compliance and e-filing user satisfaction. The subjects of this study are Indonesian taxpayers in 2022, and the endogenous variables in this study are tax compliance and e-filing user satisfaction, while the exogenous variables are the role of extraversion, conscientiousness, and emotional taxpayer response, and the variables that mediate endogenous and exogenous variables are those of trust and e-filing adoption. The results of data analysis were obtained with the structural equation model (SEM) method using SMART PLS 3.0 software. The research method is represented by the SEM method - a quantitative descriptive method of data analysis and the results of data processing are carried out with the PLS application. From the results of this study, the conclusion is that partially, the role variables of extraversion, conscientiousness, and neuroticism affect taxpayer tax compliance behavior, e-filing user satisfaction, tax collection trust, and e-filing adoption. Simultaneously, the tax collection trust variable is moderated by the relationship between extraversion, conscientiousness, and neuroticism on taxpayer tax compliance behavior, and the e-filing adoption variable is moderated by the relationship between extraversion, conscientiousness, and neuroticism on taxpayer tax compliance behavior. Taxpayer compliance in paying taxes can occur if taxpayers can increase openness, as well as accuracy in tax reporting, where if later rules are made, it will reduce the emotional and stressful attitude of taxpayers in tax collection because now, the tax reporting process has adopted e-filing and therefore, it will foster trust from taxpayers that there is maximum service from tax collectors, thus creating satisfaction from taxpayers in using e-filing.

Keywords: *extraversion; conscientiousness; neuroticism; adoption of e-filing; tax compliance behavior; user satisfaction.*

JEL Classification: G40; H39.

I. INTRODUCTION

Taxes are one of the drivers or motors for the increase in the amount of funds or financing carried out by the Government to support sustainable development, where financing from taxes is used in the APBN structure which is annually channeled into the APBN through the speech of the President of the Republic of Indonesia, every August 16 at the DPR / MPR. To increase revenue by tax collection, the Government has made various efforts such as making tax rules that attract taxes on *e-commerce* to boost these revenues to the maximum level, the number of taxes having a significant impact on the availability of funds to finance development (Cabelkova, 2021). Factors that make tax poorly declared or obtained from the community are those related to personality and technology, where the personality ones are closely related to the personality of the taxpayer, as well as to the personality of the tax collector according to the current law, the personality of the taxpayer being closely related to the level of tax compliance, which can be influenced by personality types that tend to obey or disobey tasks and regulations. A person's personality traits may have an impact on factors such as non-compliance caused by tax avoidance or non-compliance. (Ma et al., 2020). In addition to the tax compliance factor, there is also a perception factor regarding tax justice, where this factor can be a personality that affects the way people respond to tax laws and changes including justice and the tendency to be dissatisfied with certain tax policies. This dissatisfaction includes the role of extraversion which is one of the main traits that must be possessed not only by taxpayers but also by tax collectors, where taxpayers must have a friendly and open nature towards the existing tax system, namely voluntary or *self-assessment* system. (Ben Arfi et al., 2021).

Regarding the personality of tax collectors, they must have a nurturing attitude and personality, and provide an understanding of taxpayers who must pay taxes related to personal income if they have reached an income of more than 5 million rupiah or taxes related to the purchase of goods subject to VAT or VATBm. This trait must be maintained by the tax collector who has to preserve the spirit, as well as the good name of the Director General of Taxes and also the Ministry of Finance so that the community of taxpayers would not be suspicious of excess which would make them dislike or disbelieve the tax collectors, considering that so far, there has been a lot of fraud committed by them which makes taxpayers' trust very low.

Tax compliance is closely related to the role of extraversion, whose role is related to the taxpayer's response or behavior to rules as a whole. Good tax collection will result in good tax administration and will make taxpayers obedient to applicable tax rules because they would have satisfaction with the tax collection system and procedures, as well as tax services that make them have a psychological duty to be responsible for paying taxes for the benefit of development (Bowden-Green et al., 2021). The level of tax compliance is also closely related to thoroughness in tax (*conscientiousness*) which is one of the five main *personality traits* in tax collection for taxpayers that will affect their behavior regarding their decision to whether pay taxes or not, and also the attitude towards the process of tax reporting that will reach the Director General of Taxes, being therefore indicated a careful computation and report of taxes through the *self assessment tax* reporting system. Because of his satisfaction with existing tax services like the accuracy in checking the reports of declared taxes by tax collectors and other services, the taxpayer always behaves obediently to the rules of paying taxes, becoming less reluctant in this matter (Syrén et al., 2020). People who do not want to pay taxes will tend to be afraid and anxious (*neuroticism*) when the deadline for paying taxes arrives, and they will disobey tax rules by delaying or refusing to pay taxes, this behavior being amplified by low trust in tax collectors or low satisfaction level with services provided (Jain & Jain, 2018). An optimal level of taxpayers' trust in tax collectors and systems, as well as strong tax rules, will create a sense of security and responsibility for taxpayers to continue compliance in paying taxes. Also, an increased level of legal certainty regarding taxes would generate trust, determine an increasing performance of the tax collection, and reduce fraud committed by tax collectors, highlighting the importance of taxpayer awareness on the relevance of increasing sources for funds of development that make a major contribution to the development and the welfare of the people (Esmailzadeh, 2021).

In addition to personality factors related to tax collection, there are also some technological factors highlighted by the rise of digital tax applications, a paradigm shift towards the annual tax reporting system which is different for each country, while Indonesia has an e-filing application implemented by tax collectors to help increase transparency and accuracy in tax collection and diminish emotional attitudes and fear of taxpayers in paying and reporting taxes. This mechanism will increase the compliance in the behavior of taxpayers who will be able to build up their satisfaction by using this reporting application, considering the level of convenience in filling out tax returns that it will increase their self-confidence, as well as the use and adoption of e-filing, therefore decreasing the level of tax evasion and tax avoidance. The problem that occurs is that tax collectors are only 12,990,000 taxpayers, which is not in accordance with the target of tax collection and reporting to taxpayers in Indonesia of 15,000,000 taxpayers. This is based on the lack of a compliance attitude and behavior of taxpayers due to the lack of openness and understanding of tax collectors, as well as difficulty in using e-filing because not all taxpayers understand it, considering that it has not been accommodated for all, affecting this way the accuracy of taxpayers and tax collectors in tax reporting, resulting in the lowest point of taxpayers' trust for the last decade.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Among other factors, extraversion may play an important role in the field of taxation, considering the way extroverts perceive and engage with different parts of the tax code (Akram et al., 2019). It is important to keep in mind that these are generalizations and that various other factors, such as social, educational, and economic conditions, can also have an impact on how people respond to taxes. In addition, a person's extroverted tendencies can interact with many aspects of their personality and environment (Rahman et al., 2020). Here are some relevant aspects:

a) Tax compliance - extroverts may feel more comfortable and more willing to engage in active communication with tax authorities; when seeking clarity or addressing tax-related issues, they can be more proactive and receptive to knowledge and details about tax responsibilities, and therefore to tax education initiatives, showing higher levels of compliance.

b) The management of tax administration - extroverts may communicate more effectively in terms of tax reporting which can help with clarification and explanation when needed, and regarding technological advancements in the tax reporting process, including the use of electronic platforms, extroverts may adjust more quickly; concerning technology and related developments, they may feel more comfortable.

c) The psychological aspect of tax – the more extroverted people will perceive paying taxes as a social obligation that benefits everyone; this may have an impact on how important they think tax contributions are, and extroverts may be more likely to take part in public debates or conversations around taxation because they can

express their opinions more freely (Diller, et al., 2020).

Regarding the role of extraversion, the literature identifies several relevant indicators, namely:

- Tax reporting and interaction, where more extroverted people will be more willing to seek advice and help from financial consultants or tax experts. With these specialists, they can communicate and build relationships easily.
- Response to tax changes, where it is likely that extroverts will pay more attention to training or up-to-date information about changes in tax laws. They can actively seek knowledge and participate in the education process.
- Involvement in economic and business activities, where those who are more open usually excel in networking. This can have an impact on how they learn about tax opportunities or deal with tax problems through their business networks in the tax field.
- Tax reporting and administration, where more outgoing people may more actively participate in tax administration procedures, such as tax filing. They can feel more comfortable talking to tax authorities (Papoutsoglou et al., 2020).

In this context, we formulate the first four research hypotheses, namely:

H1: The role of extraversion affects taxpayer tax compliance behavior.

H2: The role of extraversion affects e-filing user satisfaction.

H3: The role of extraversion affects the trust in tax collection.

H4: The role of extraversion affects the adoption of e-filing.

The Big Five personality qualities, or the five main personality elements in the Five Factor Model, are openness, conscientiousness, extraversion, sociability, and neuroticism. A person's behavior regarding taxation may be influenced by certain personality traits that indicate his or her level of conscientiousness (Gratian et al., 2018) which may contribute to this in the following ways:

- Financial recording and maintenance, where people with high awareness are usually more meticulous in recording and keeping track of their financial information. They may record income and expenses more thoroughly and carefully, a fact that can facilitate tax reporting.
- The importance of tax compliance, where conscientious people may view tax responsibilities as an important commitment that can have negative consequences if ignored. They may be internally motivated to follow laws and guidelines.
- Understanding of tax rules, where highly conscientious people tend to take more care in understanding tax laws and regulations. They may be more eager to learn more and ensure that they fully understand how their financial actions will affect them in terms of taxes.
- Tax filing accuracy, where highly conscientious people are usually more accurate and thorough in carrying out administrative tasks, such as filing taxes. They may be more likely to ensure their tax forms are completed accurately and on time (Gangl & Torgler, 2020). According to Hrazdil et al. (2021), indicators of accuracy in tax reporting are accurate tax recording; compliance with tax rules; accurate selection of tax credits; and accurate maintenance of tax documents and records.

Based on these previous findings, we also formulate the second set of four hypotheses, namely:

H5: Conscientiousness affects taxpayer tax compliance behavior.

H6: Conscientiousness affects e-filing user satisfaction.

H7: Conscientiousness affects the trust in tax collection.

H8: Conscientiousness affects the adoption of e-filing.

The extent to which a person reacts to stress and feels unpleasant feelings such as tension, worry, and anxiety is reflected in their emotions and stress levels (Balasuriya & Yang, 2019). It is important to remember that emotion and stress levels are just one aspect of personality; interactions with other traits such as extraversion, conscientiousness, and contextual influences can also affect how a person reacts to and handles certain parts of the tax (Li & Xu, 2020). Emotion and stress levels can be relevant in tax settings in several ways:

a) Tax-related stress, where individuals with high emotional and stress levels may be more susceptible to tax-related stress. When faced with stress and concerns about paying taxes or about changes in tax laws, they may react more strongly.

b) Response to tax changes, where changes in tax laws may elicit stronger reactions from people with higher levels of emotion and stress. They may feel more nervous or uncertain about the adjustment.

c) Financial anxiety management, where the way people handle their financial problems, especially in terms of paying taxes, can be influenced by their emotions and stress. Individuals with higher levels of emotions and stress may react more strongly on an emotional level to difficult financial circumstances (Han, 2021).

Indicators of taxpayer emotion and stress levels are:

- Health and psychological complaints, where excessive stress can be detrimental to one's physical and emotional well-being. Health problems that taxpayers may experience due to stress include insomnia, stomach problems, or high blood pressure.

- Changes in taxpayer behavior and personality, where taxpayers experiencing stress can see changes in their social interactions. This can result in changes in interpersonal relationships or withdrawal from social interactions.

- Decreased concentration and productivity, where excessive stress can negatively impact overall productivity, and taxpayers may do their homework less effectively.

- Procrastination in tax work, where a taxpayer may experience stress or anxiety related to the tax process if he often delays his tax reporting obligations (Cabelkova, 2021).

Based on these previous findings, we also formulate the third set of four hypotheses, namely:

H9: Neuroticism affects taxpayer tax compliance behavior.

H10: Neuroticism affects e-filing user satisfaction.

H11: Neuroticism affects the trust in tax collection.

H12: Neuroticism affects the adoption of e-filing.

Taxpayers have various behaviors and make decisions related to tax compliance to comply with legal requirements (Karimikia et al., 2022). To maintain the integrity of the tax system and ensure that tax money is allocated to fund public services and initiatives, tax compliance behavior is essential. Law-abiding taxpayers make a fair contribution to society and uphold the fairness of the tax system (Koloseni, 2021). Here are some characteristics of tax compliance behavior:

a) Timely tax payments, where taxpayers who comply with their obligations and make tax payments on time show compliance behavior. They make the required payments at the time specified by the tax authority.

b) Accurate tax reporting, where good tax compliance behavior includes accurately completing tax forms and reporting all income. This requires providing all relevant data and accurately estimating tax liabilities.

c) Understanding of tax rules, where a high level of compliance is demonstrated by taxpayers who understand tax regulations and their responsibilities. They may aggressively seek up-to-date details on new tax laws and regulations.

d) Response to tax changes, where a high level of compliance is shown by taxpayers who quickly adjust their financial behavior to changes in tax regulations.

e) Participation in tax compliance programs, where compliance with tax authority programs or efforts is another example of compliance behavior. It is intended to increase tax compliance. This includes tax authority socialization programs and tax amnesty (Sanmukhiya, 2019).

Indicators of tax compliance behavior defined by Huels & Parboteeah (2019) are:

- Timely payment of taxes, which has to be made to fulfill obedience and compliance. Taxpayers who pay taxes in advance or within a reasonable period demonstrate good performance.

- Accurate tax reporting, where one of the main signs of compliance behavior is accurately reporting all relevant income and expenses on tax forms. Accurate and comprehensive documentation demonstrates taxpayer accountability in fulfilling their tax obligations.

- Understanding tax rules, where important factors include having a solid understanding of tax laws and following them. Taxpayers are better able to make informed and legally compliant decisions when they are aware of the tax impact of their financial choices.

- Tax risk management, where being aware of and proficient in handling tax issues indicates a compliance mindset. Taxpayers who seek to reduce their tax liability and run their financial operations transparently demonstrate compliance.

Based on these previous findings, we also formulate the fourth set of hypotheses:

H13: Tax collection trust affects tax compliance behavior.

H14: Tax collection trust affects e-filing user satisfaction.

H15: E-filing adoption affects tax compliance behavior.

H16: E-filing adoption affects e-filing user satisfaction.

A crucial idea in maintaining the effectiveness and efficiency of the tax system is trust in tax collection which consists of the taxpayer's trust in the tax collection procedures and the tax authorities' trust in the data provided by the taxpayer (Han, 2021). Taxpayers and tax authorities must work together to increase trust in the tax collection process. An efficient tax system must be maintained through openness, fairness, and effective communication. (Sanmukhiya, 2019). Here are some aspects of trust in tax collection (Jattamart et al., 2023):

- Taxpayers trust that the tax system is transparent and fair, assuming that everyone is taxed openly and fairly.
- The trust of the tax authorities, where they must be confident that people will pay their taxes fairly, including timely payments and accurate tax filings.

- Partnership and communication, where effective communication between tax officials and taxpayers can foster trust. This requires transparency of information and awareness of taxpayers' needs.

According to Watts et al. (2019), the indicators of tax collection trust are timely tax payments, where taxpayers who regularly pay taxes on time show that they believe in the fairness of tax revenue and the tax system; accurate tax reporting, where taxpayers' trust in the tax reporting process is demonstrated by accurate and comprehensive reporting of all income and expenses; transparency and openness, where tax authorities will gain the trust of taxpayers if they provide clear and transparent information about tax regulations and potential adjustments; and participation in tax compliance programs, where being involved in tax authority programs or activities to improve compliance shows taxpayer's support and trust in the efforts made to enforce tax laws.

Based on these previous findings, we also formulate the fifth set of four hypotheses:

H17: Tax collection trust is moderated by the relationship of extraversion affecting the tax compliance behavior of taxpayers.

H18: Tax collection trust is moderated by the relationship of extraversion affecting e-filing user satisfaction.

H19: Tax collection trust is moderated by the relationship of conscientiousness affecting taxpayer tax compliance behavior.

H20: Tax collection trust is moderated by the relationship of conscientiousness affecting e-filing user satisfaction.

The acceptance and use of electronic systems to submit and report tax information is called the implementation of e-filing or electronic tax reporting. This includes filling and processing tax documents through an electronic-based platform or application (Pratama, 2017). According to Ali (2021), the benefits of e-filing adoption are efficiency, thoroughness, ease of accessing tax reports, availability of information, and automatically increased tax audits. Also, Koloseni (2021) states that the indicators of e-filing adoption are: the percentage of e-filing usage; submission of e-filing reports; level of provision of complete tax information; and e-filing user satisfaction.

Based on these previous findings, we also formulate the sixth set of four hypotheses:

H21: The adoption of e-filing is moderated by the relationship of extraversion affecting the tax compliance behavior of taxpayers.

H22: The adoption of e-filing is moderated by the relationship of extraversion affecting e-filing user satisfaction.

H23: E-filing adoption affects tax compliance behavior.

H24: E-filing adoption affects e-filing user satisfaction.

When evaluating how satisfied taxpayers or businesses are with their experience in using electronic systems for tax reporting, e-filing user satisfaction is a very important metric (Lahath et al., 2021). Among the techniques to evaluate and improve e-filing user satisfaction are user surveys, direct user feedback, and platform usage data analysis (Karimikia et al., 2022). Several factors can be used to assess how satisfied e-filing users are, including the following (Tagat, 2019):

a) Ease of use, represented by the simplicity for taxpayers in using the e-filing system, obtain tax forms and complete them. An easy-to-use and intuitive user experience increases satisfaction levels.

b) The time required for the filling process is represented by how quickly and effectively tax filers complete the e-filing procedure of tax forms. If tax filing takes less time compared to the old procedure, then satisfaction may increase.

c) System accuracy, where the level of accuracy of taxpayer information is received and processed by the e-filing system. The system's ability to stop errors from occurring can make users more satisfied.

d) Availability and acceptability of the e-filing platform to taxpayers. Satisfaction can be negatively affected if the system is frequently unavailable or difficult to access.

e) Flexibility and adaptability, where the level of accessibility and usability offered by the e-filing system across different devices and places. The satisfaction of consumers who require easy access from various locations may be positively influenced by this flexibility.

According to Jattamart et al. (2023), indicators of e-filing user satisfaction are the level of ease of using the e-filing; efficiency in the tax return filling process; accuracy and consistency; and high availability and acceptability. Based on these previous findings, we also formulate the seventh set of four hypotheses:

H25: Tax collection trust is moderated by the relationship of neuroticism affecting taxpayer tax compliance behavior.

H26: Tax collection trust is moderated by the relationship between neuroticism and e-filing user satisfaction.

H27: The adoption of e-filing is moderated by the relationship of neuroticism affecting taxpayer tax compliance.

H28: E-filling adoption is moderated by the relationship of neuroticism affecting e-filling user satisfaction.

Based on the hypotheses presented, the conceptual framework is described as follows:

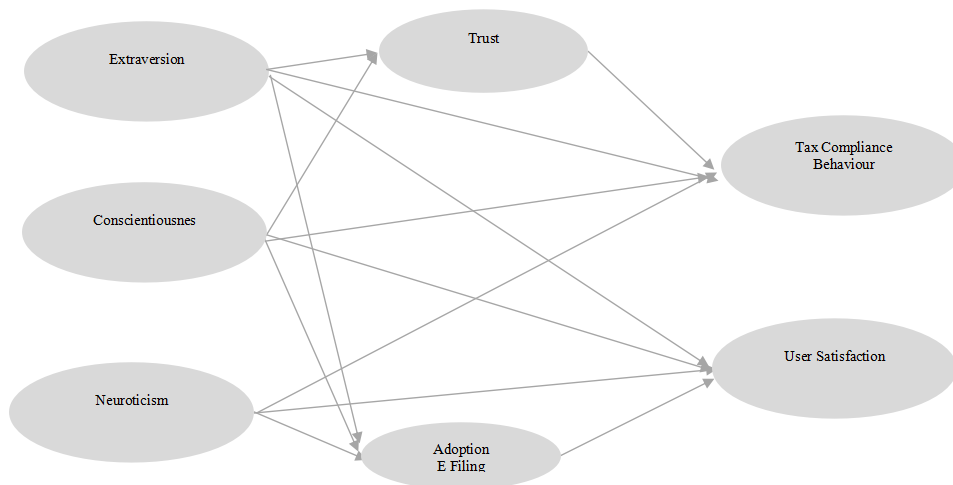


Figure 1. Conceptual Framework
Source: Own elaboration

III. METHODS

This research method uses a quantitative descriptive method using the SEM method of analysis, where the results of data processing are carried out with the SMART PLS application 3.0 software. According to Sarstedt et al. (2020), SEM analysis combines measurement and structure into one study, making it a multivariate method for testing conceptual models and hypotheses. The population of subjects in this study was 12,990,000 taxpayers throughout Indonesia and the sampling method was carried out using the *simple random sampling method*, according to Sarstedt et al. (2020). This method of sampling takes randomly the sample objects following the researcher’s expectations. The endogenous variables of this study are tax compliance and e-filling user satisfaction, the exogenous variables are the role of extraversion, conscientiousness, and neuroticism in taxpayers’ response, and the variables that mediate endogenous and exogenous variables are the variables of trust and e-filling adoption. The sampling was made using the Slovin formula, which resulted in 400 taxpayers throughout Indonesia.

IV. RESULTS

Average Variant Extracted (AVE) Analysis

Sarstedt et al. (2020) state that the AVE test is conducted to determine the construct equation between variables. The results of the AVE test can be seen in the following table:

Table 1. AVE test

Variables	AVE
Extraversion (X) ₁	0,805
Conscientiousness (X) ₂	0,775
Neuroticism (X) ₃	0,735
Tax Compliance Behavior (Y) ₁	0,765
E-Filling User Satisfaction (Y) ₂	0,776
Tax Collection Trust (Z) ₁	0,785
E-Filling Adoption (Z) ₂	0,805

Source: Results of Data Processing with PLS3.0, 2023

The table above states that the AVE results of the roles of extraversion, conscientiousness, neuroticism, tax compliance behavior, e-filling user satisfaction, tax collection trust, and e-filling adoption are greater than the significance value of 0.5, where the level of data distribution is suitable for further testing.

According to Sarstedt et al. (2020), *Composite Reliability* testing is a combined reliability metric measuring the overall dependence of latent variables or constructs that are assessed using several items or indicators.

This indicates the extent to which the latent construct in question can be represented by the indicator or object being measured. This data test can be seen in the following table:

Table 2. Composite Reliability Test

Variables	Composite Reliability
Extraversion (X) ₁	0,788
Conscientiousness (X) ₂	0,828
Neuroticism (X) ₃	0,858
Tax Compliance Behavior (Y) ₁	0,838
E-Filling User Satisfaction (Y) ₂	0,778
Tax Collection Trust (Z) ₁	0,879
E-Filling Adoption (Z) ₂	0,865

Source: Results of Data Processing with PLS 3.0, 2023

The table above states that the *composite reliability* results regarding the role of variables of extraversion, conscientiousness, neuroticism, tax compliance behavior, e-filling user satisfaction, tax collection trust, and e-filling adoption are greater than 0.6 significance, the level of distribution of the variables being therefore suitable for further testing. Tables 3-7 present information on the *path coefficient* (R Square) test.

Table 3. R Square Test

Variables	R Square
Extraversion (X) ₁	0,878
Tax Compliance Behavior (Y) ₁	0,741

Source: Results of Data Processing with PLS 3.0, 2023

From Table 4 we can see that the R Square value of the variable regarding the taxpayer extraversion role in Indonesia is 0.878 and the percentage of the emergence of the taxpayer extraversion role in Indonesia of 87.8% can be explained by the taxpayer tax compliance behavior variable, the rest of 12.2% being explained by other variables that are not included in the object studied by the researchers.

Table 4. R Square Test

Variables	R Square
Conscientiousness (X) ₂	0,866
Trust (Z) ₁	0,772

Source: Results of Data Processing with PLS 3.0, 2023

From Table 5 we can see that the R Square value of the taxpayer conscientiousness variable in Indonesia is 0.866 and the percentage of 88.6% regarding the emergence of taxpayer conscientiousness in Indonesia can be explained by the tax collection trust variable, the rest of 11.4% being explained by other variables that are not included in the object studied by the researchers.

Table 5. R Square Test

Variables	R Square
Conscientiousness (X) ₂	0,835
E-Filling User Satisfaction (Y) ₂	0,731

Source: Results of Data Processing with PLS 3.0, 2023

From Table 6 we can see that the R Square value of the taxpayer conscientiousness variable in Indonesia is 0.835 and the percentage of 83.5% regarding the emergence of taxpayer conscientiousness in Indonesia can be explained by the taxpayer satisfaction variable in using e-filling, the rest of 16.5% being explained by other variables that are not included in the object studied by the researchers.

Table 6. R Square Test

Variables	R Square
Neuroticism (X) ₃	0,850
E-Filling User Satisfaction (Y) ₂	0,740

Source: Results of Data Processing with PLS 3.0, 2023

From Table 7 we can see that the R Square value of the taxpayer neuroticism variable in Indonesia is 0.850, where the percentage of 85% regarding the emergence of taxpayer neuroticism in Indonesia can be explained by the taxpayer satisfaction variable in using e-filing, the rest of 15% being explained by other variables that are not included in the object studied by the researcher by 15%.

Table 7. R Square Test

Variables	R Square
Neuroticism (X) ₃	0,843
E-Filling Adoption (Z) ₂	0,741

Source: Results of Data Processing with PLS 3.0, 2023

We can see from the above table that the R Square value of the taxpayer neuroticism variable in Indonesia is 0.843, therefore the 84.3% percentage of the emergence of taxpayer neuroticism in Indonesia can be explained by the e-filing adoption variable and the rest of 15.7% will be explained by other variables that are not included in the object studied by the researchers.

The results regarding the hypothesis testing can be seen in the Table 8 below:

Table 8. Hypotheses Test

Hypothesis	Influence	T-Statistics	P-Value	Results
H1	The role of extraversion affects taxpayer tax compliance behavior.	5,535	0,001	Accepted
H2	The role of extraversion affects e-filing user satisfaction.	4,320	0,015	Accepted
H3	The role of extraversion affects trust in tax collection.	3,352	0,018	Accepted
H4	The role of extraversion affects the adoption of e-filing.	2,345	0,002	Accepted
H5	Conscientiousness affects taxpayer tax compliance behavior.	5,435	0,000	Accepted
H6	Conscientiousness affects e-filing user satisfaction.	4,276	0,000	Accepted
H7	Conscientiousness affects the trust in tax collection.	3,560	0,000	Accepted
H8	Conscientiousness affects the adoption of e-filing.	2,455	0,002	Accepted
H9	Neuroticism affects taxpayer tax compliance behavior.	5,650	0,004	Accepted
H10	Neuroticism affects e-filing user satisfaction.	4,321	0,000	Accepted
H11	Neuroticism affects the trust in tax collection.	3,145	0,015	Accepted
H12	Neuroticism affects the adoption of e-filing.	2,503	0,020	Accepted
H13	Tax collection trust affects tax compliance behavior.	4,450	0,035	Accepted
H14	Tax collection trust affects e-filing user satisfaction.	4,230	0,001	Accepted
H15	E-filing adoption affects tax compliance behavior.	3,144	0,001	Accepted
H16	E-filing adoption affects e-filing user satisfaction.	3,300	0,000	Accepted
H17	Tax collection trust is moderated by the relationship of extraversion affecting the tax compliance behavior of taxpayers.	5,400	0,004	Accepted
H18	Tax collection trust is moderated by the relationship of extraversion affecting e-filing user satisfaction.	5,521	0,002	Accepted
H19	Tax collection trust is moderated by the relationship of conscientiousness affecting taxpayer tax compliance behavior.	4,456	0,000	Accepted
H20	Tax collection trust is moderated by the relationship of conscientiousness affecting e-filing user satisfaction.	4,427	0,000	Accepted
H21	The adoption of e-filing is moderated by the relationship of extraversion affecting the tax compliance behavior of taxpayers.	3,327	0,000	Accepted
H22	The adoption of e-filing is moderated by the relationship of extraversion affecting e-filing user satisfaction.	3,432	0,001	Accepted
H23	E-filing adoption affects tax compliance behavior.	3,470	0,000	Accepted
H24	E-filing adoption affects e-filing user satisfaction.	3,500	0,000	Accepted
H25	Tax collection trust is moderated by the relationship of neuroticism affecting taxpayer tax compliance behavior.	4,411	0,001	Accepted
H26	Tax collection trust is moderated by the relationship between neuroticism and e-filing user satisfaction.	4,501	0,004	Accepted
H27	The adoption of e-filing is moderated by the relationship of neuroticism affecting taxpayer tax compliance.	3,211	0,006	Accepted
H28	E-filing adoption is moderated by the relationship of neuroticism affecting e-filing user satisfaction.	3,102	0,000	Accepted

Source: Results of Data Processing with PLS 3.0, 2023

According to the table above, it can be concluded that partially, the role of variables of extraversion, conscientiousness, and neuroticism affect taxpayer tax compliance behavior, e-filing user satisfaction, tax collection trust, and e-filing adoption. Simultaneously, the tax collection trust variable is moderated by the relationship between extraversion, conscientiousness, and neuroticism on taxpayer tax compliance behavior, and the e-filing adoption variable is moderated by the relationship between extraversion, conscientiousness, and neuroticism on taxpayer tax compliance behavior.

V. DISCUSSION

The results of the study state that the role of the extraversion variable affects taxpayer tax compliance, according to Ali (2021) who states that the principle of openness rules and that interaction between tax collectors and taxpayers will increase obedient behavior in paying taxes. The results also state that the role of the extraversion variable affects e-filing user satisfaction, which is in accordance with the research of Lahath et al. (2021) who state that openness rules and providing good service from tax collectors to taxpayers when using e-filing will increase their satisfaction.

The variable of extraversion affects trust in the tax collection process, which is sustained also by Tagat (2019) who explains that the existence of interaction, communication, and openness from tax collectors will determine an increase in the trust that the tax collection process is going well and also that the role of extraversion variable affects the adoption of e-filing. This affirmation is also sustained by the research results of Pratama (2017) who states that the existence of openness will make it easier for tax collectors to improve services through the adoption of tax collection applications through e-filing.

Also, we have seen that the conscientiousness variable affects taxpayers' tax compliance behavior, which is according to Watts et al. (2019) who explain that the level of accuracy in tax reporting from tax collectors will determine an increase in the attitude of compliance in the tax collection process. The study describes that the conscientiousness variable affects e-filing user satisfaction, following the results of Jattamart et al. (2023) who state that a high accuracy in tax reporting through the e-filing application will provide good satisfaction for taxpayers in using e-filing.

Conscientiousness has a positive effect on the trust level in tax collection, which is according to the research of Huels & Parboteeah (2019) who state that a high level of conscientiousness in the tax collection service process will increase the trust that the tax collection process has gone well. This is also in accordance with the results of Sanmukhiya (2019) which explains that if there is a principle of accuracy through the use of the e-filing application, it will determine a smooth run of the e-filing adoption process. Koloseni (2021) states that the stress and emotions of taxpayers in the tax collection process will have an impact on their attitude of compliance, resulting in delayed payments.

The results show that neuroticism affects e-filing user satisfaction, which is in accordance with Karimikia et al. (2022) who state that the existence of fear and anxiety in using e-filing will have an impact on decreasing satisfaction with the use of e-filing for taxpayers. The study shows that neuroticism affects trust in tax collection and according to Han (2021), the existence of fear and anxiety in the tax collection process will have an impact on reducing taxpayers' trust in the tax collection process and according to Cabelkova (2021), taxpayers' anxiety and emotions when using e-filing in reporting taxes will interfere with the adoption of e-filing and that can determine tax administrators to improve the e-filing application properly.

The results of the study explain that the tax collection trust variable affects tax compliance behavior, which is in accordance with research that states that a high trust in the tax collection process will have an impact on increasing the behavior of paying taxes by taxpayers (Li & Xu, 2020). The research of Balasuriya & Yang (2019) explains that good trust in the tax collection process carried out by tax collectors will affect the satisfaction of using e-filing when taxpayers use the e-filing SPT application.

The adoption of e-filing moderated by the extraversion role affects taxpayer tax compliance behavior, Hrazdil et al. (2021) explaining that strengthening the e-filing adoption process for ease of filling out tax reporting will be easy if there is openness and a good communication process between tax administrators and taxpayers, which in turn will increase taxpayer compliance in paying taxes. This is also in accordance with the research of Gangl & Torgler (2020) who explain that the results of adopting digital applications for tax filling will tend to increase the satisfaction of application users if tax collection organizers are willing to cooperate and communicate and are open to the tax collection process.

The tax collection trust is moderated by the relationship of conscientiousness affecting taxpayers' tax compliance behavior and according to Gratian et al. (2018), the trust that grows in the minds of taxpayers in the tax collection process by tax administrators will have an impact on taxpayer compliance to pay taxes due to the accuracy of tax administrators in the tax reporting process, Papoutsoglou et al. (2020) stating also that the level of trust in tax collection will increase satisfaction when using e-filing application services if the level of accuracy and caution is carried out wisely.

The adoption of e-filing is moderated by the relationship of conscientiousness affecting taxpayer tax compliance, which is also in accordance with other research that states that increased compliance of taxpayers' behavior will manifest if the e-filing adoption process is carried out carefully without any loss to the tax reporting process (Diller et al., 2020). This is also following research of Rahman et al. (2020) which states that user satisfaction with tax reporting applications will increase if the application adoption process can be carefully carried out.

The tax collection trust is moderated by the relationship between neuroticism and taxpayers' tax compliance behavior, which is also in accordance with the research that explains that high trust in tax administrators regarding tax collection will occur if there is no fear and anxiety, a situation that will make taxpayers obedient to pay taxes and comply with applicable tax rules (Akram et al., 2019). This is also according to Esmailzadeh (2021) who states that increased satisfaction with the use of tax reporting applications will occur if the taxpayer's trust in the existing tax collection does not stress the taxpayer so that he dares to report taxes, being responsible for tax reporting.

The adoption of e-filing is moderated by the relationship of neuroticism affecting taxpayers' tax compliance behavior, which is according to the literature research which states that the level of taxpayer compliance to pay taxes will occur if the application adoption process does not scare taxpayers (Jain & Jain, 2018). This is also in accordance with the research of Bowden-Green et al. (2021) which states that application user satisfaction from taxpayers will occur if the process of using the application does not make taxpayers feel stressed and fearful regarding the reporting of taxes.

VI. CONCLUSION

Taxpayers' compliance in paying taxes can occur if they can increase openness, as well as accuracy in tax reporting, which has happened through the adoption of e-filing, reducing the emotional and stressful attitude of taxpayers in the tax collection process, and fostering trust from taxpayers that there is maximum service from tax collectors, thus creating satisfaction from taxpayers in using the e-filing system.

From the results of this study, the conclusions are that the role of variables of extraversion, conscientiousness, and neuroticism affect taxpayers' tax compliance behavior, e-filing user satisfaction, tax collection trust, and e-filing adoption. Simultaneously, the tax collection trust variable is moderated by the relationship between extraversion, conscientiousness, and neuroticism which affect taxpayers' tax compliance behavior, and the e-filing adoption variable is moderated by the relationship between extraversion, conscientiousness, and neuroticism which affects taxpayers' tax compliance behavior.

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