

Corporate Customers' Perceptions on Online Tax Payment: A Case Study of ACLEDA Bank Plc.

Socheata Sou

Department of Business Administration
ACLEDA Institute of Business
Email: socheatasou77gmail.com

Vanda Vong

Department of Business Administration
ACLEDA Institute of Business
Email: vongvanda@gmail.com

Matta Kong

Department of Foreign Languages
ACLEDA Institute of Business
Email: kongmatta2017@gmail.com

ABSTRACT

Tax payment, having been conducted by many researchers from different countries, plays a vital role for the government, and it contributes to the national budget in public services. Furthermore, with the lack of the existing literature of E-Tax payment system in Cambodia, this study aims to find out the corporate customers' perceptions on online tax payment by adapting measurement scale of user satisfaction from IS success model. This research study uses a quantitative design in order to collect data from 53 corporate customers at the head office of the ACLEDA Bank Plc. By applying multiple regression analysis, the study assigns system quality, information quality and service quality as independent variables and user satisfaction as a dependent variable. From the analysis, the result reveals that System Quality positively impacts the User Satisfaction while Information Quality nearly has a positive impact on User Satisfaction at the p -value = 0.057. However, Service Quality does not have an effect on User Satisfaction at all. Taxpayers have suggested that GDT provide up-to-date guideline and create the double-check function in E-tax system.

Key Words : Online Tax (E-tax), IS Success Model, GDT, System Quality, Information Quality, Service Quality, User Satisfaction

1. Introduction

1.1 Background of the Study

In 1953, the tax department in Cambodia was established, but the tax system disappeared between 1975 and 1979 during the Khmer Rouge Regime. After that, it appeared again as tax organization from 1980 to 1993. Since 2008, it has been formed again as the general department of taxation (GDT) under the Ministry of Economy and Finance. According to Yusup, Hardiyana, & Sidharta (2015), the government has created tax in order to carry out the duties of assisting the whole society, decreasing the national budget deficit, and enhancing state finance. Tax payment is created to support the government expenditure and improve infrastructure of the country under various aspects such as schools, hospitals, roads and bridges, etc. E-tax or online tax was originally formed as a part of E-government which was launched in 1998 (Liang & Lu, 2013). According to Wang Xuyang (2012), E-tax is the essential system allowing citizens to process tax via electronic system. For instance, the electronic tax payment or E-tax was established in the United States of America (USA) in order to get the customer satisfaction for tax paying process. This technology-based method has also been applied to other countries such as Australia, Canada, England, Germany, and Singapore (Turner & Apelt, 2004). This service goes along with the banking system and internet availability. Therefore, GDT in Cambodia has cooperated with some banks, namely ACLEDA Bank Plc., Vattanac Bank and Canadian Bank for processing of tax collection since it is convenient, time-saving, and safe for the customers to carry cash to the bank General Department of Taxation Cambodia (2020, April 04).

1.2 Research Problem

The status of tax payment in Cambodia has been updated from time to time. In the past, all tax payers were required to pay tax at the counter of general department of taxation or branches of taxation. However, these days, the tax payers do not need to visit the tax department anymore. They just pay tax via the bank such as ACLEDA Bank Plc., Canadian Bank and so on. Additionally, the method of tax payment has been modernized in electronic payment system. Even though the concept of technology-based method is being popular, the online tax payment is still not a common use. Based on my practical experience, customers who have the accounts in the head office of ACLEDA Bank Plc. also face the problems when they process online tax payment.

1.3 Research Objective

This research is conducted to find out the corporate customers' perception on online tax payment by adapting IS Success model.

1.4 Research Question

The research question of this thesis has been stated as follows:

What are the perceptions of corporate customers in the head office of ACLEDA Bank Plc. on using online tax payment?

1.5 Significance of the study

The outcome would contribute enormously to the institutions and individuals as follows:

- GDT: This research can contribute as a useful input to improve the performance of the tax system.
- Customers: Any concerns from customers will be resolved so that the customers using this service will be satisfied. Meanwhile, the others who have yet to use this service will consider using it as well.
- ACLEDA Bank Plc.: The relationship managers can persuade the customers easily to use online tax system; therefore, the amount of corporate accounts and transaction fee will be increased.
- Next researchers: It will be beneficial for next researchers who are interested in the similar study since it can provide the fundamental concept of E-tax payment system.

1.6 Scope of the Study

This study focuses on the corporate customers' perceptions on online tax payment as to whether or not they are satisfied. Those corporate customers were selected from the head office of ACLEDA Bank Plc. The data collection was done only among corporate customers using the online tax payment. Even though the number of companies seems to be small, the sample size still needs to be calculated due to unreachable companies.

2. Literature Review

2.1 Overview of the Key Concepts on E-Tax Payment

In the European Union (EU), the challenging economic zones have modernized themselves by performing E-Government (EU, 2003). In current year, the government officers have been able to cut down the time spent and earn much money on E-Tax system (Carter & Bélanger, 2005; Fu et al., 2006). The researchers have asserted that E-Tax systems are really helpful to developing countries. The government officers have done the direct access to the citizens (Hu, Brown, Thong, Chan, & Tam, 2009) and tax payers did not need to appear physically to communicate with tax authorities because of replacement by online file completion and tax payment (Delucia, 2000; Fu et al., 2004; Fu et al., 2006; NSDL, 2007; Petersen & Washington, 1993; Turner & Apelt, 2004; Wang, 2002). By doing this, it was more convenient, fast, costless and time saving. To reorganize this tax administration, the Directorate General of Taxation applies online methods including E-registration, E-filing and E-billing. Indeed, E-billing performs as the electronic tax payment through bank operation and support. Thus, the bank is also a place where the users apply tax online registration and process payment.

2.2 Theoretical Framework

E-tax payment system has been studied in many countries around the world. Many researchers have applied different kinds of theories and models on E-tax System as mentioned in Table 1.

Table 1: Summary of Literature Review

Author	Country	Theory	Description	Result
Fu et al., 2006	Taiwan	SEM Approach (TPB & TAM)	Studied about Compatibility, Perceived Ease of Use, Perceived Usefulness, Behavior Intention, other variables on 3 payment methods (Manual, 2D barcode & Internet)	<ul style="list-style-type: none"> - Taxpayers prefer manual payment rather than electronic one due to the Perceived Usefulness since they are less adaptable to the advance technology because of Perceived Ease of Use and Social Pressure - E-tax is higher Risk
Soneka & Phiri, 2019	Zambia	TAM	Studied about Perceived Ease of Use, Perceived Usefulness, Perceived Risk	<ul style="list-style-type: none"> - E-tax is not useful and easy to use since the E-tax system was not secure enough
Bhuasiri, Zo, Lee, & Ciganek, 2016	Thailand	SEM Approach (UTAUT & PLS)	Studied the complexity of relationship between Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions, Perceived Credibility, Perceived Risk and Intention to Use	<ul style="list-style-type: none"> - Performance Expectancy, Facilitating Conditions, Social Influence, and Perceived Credibility significantly influence users' Intention to Use while Effort Expectancy and Perceived Risk are less significant to influence Intention to Use
Tran et al., 2020)	Vietnam	IS Success Model	Studied the Service Quality, Information Quality, System Quality and Company Expectation and Complaint towards the User Satisfaction	<ul style="list-style-type: none"> - Information Quality, System Quality and Organization Expectation lead to Satisfaction and Complaint while the Service Quality has no effect on Satisfaction and Complaint
B & Orlandi, 2016	Australia	IS Success Model	Studied the measurement scale such as Appearance, Ease of Use, Accessibility, Content Quality, Usefulness, Accuracy, Timeliness, Reliability, Privacy, Security, Transaction Capability, Convenience, Responsiveness and Empathy in order to measure the taxpayers' satisfaction	<ul style="list-style-type: none"> - All dimensions are relevant and important to satisfaction except empathy.
Ali, 2010	Sweden	IS Success Model	Studied System Quality, Information Quality, Service Quality, Intention to Use, Satisfaction and Net Benefits of taxpayers to identify the success of online tax system	<ul style="list-style-type: none"> - All variables are supported except the Privacy and Security in Service Quality

2.3 Conceptual Framework

Even though the theoretical framework was studied by previous researchers using TAM, TPB, or IS success model, this study adapts IS success model for the research design and data collection (B & Orlandi, 2016). The study has applied three independent variables, such as System, Information, Service Quality, one dependent variable is Taxpayer or Users' Satisfaction.

2.3.1 Model Development

Many variables have been studied in IS success model from Delone, W. H., & McLean, E. R. (2003). However, this study examined four variables, such as system quality, information quality, service quality and user satisfaction. The rest of them were ignored since the purpose of this research is to find out the users' perceptions. Three hypotheses have been formulated. First hypothesis is to find out the system quality which affirmatively affects taxpayers' satisfaction with four components while second hypothesis is to find out information quality on users' satisfaction with four components. Lastly, third hypothesis was studied on service quality which contains two components: privacy & security and availability. Therefore, the study proposed the Conceptual Model and Hypotheses as below:

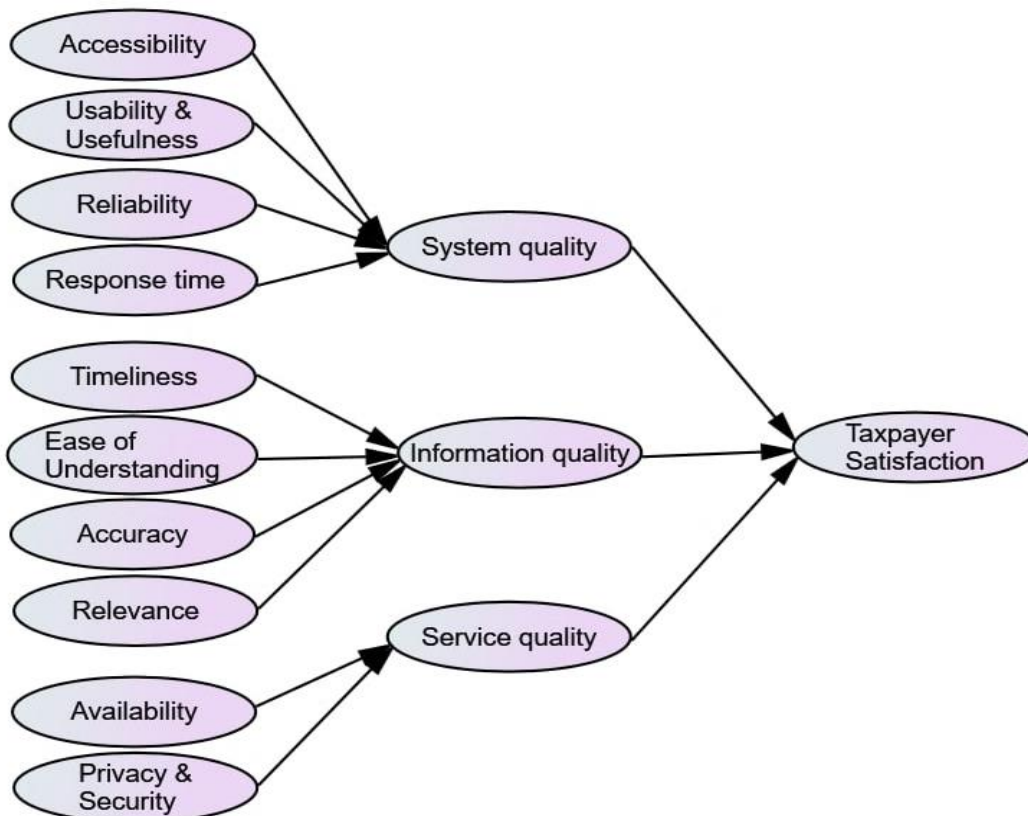


Figure 1: Conceptual Model of IS Success Model by Delone & McLean (2003)

- H1: System quality positively impacts on taxpayers' satisfaction while they use the online taxation system.
- H2: Information quality positively impacts on taxpayers' satisfaction while they use the online taxation system.
- H3: Service quality positively impacts on taxpayers' satisfaction while they use the online taxation system.

3. Research Methodology

3.1 Research Design

This research employed quantitative research approach, using descriptive statistics. The online questionnaire was used, and the customers who have had the accounts at ACLEDA Bank Plc.'s head office and used online tax system were selected to participate in this survey. The purpose of this survey is just to make sure whether or not they are satisfied with E-Tax system nowadays, especially for system quality, information quality and service quality.

3.2 Sampling and Sample Frame

By the end of May 2020, there were around 1000 corporate companies in total which have opened the accounts at the head office of ACLEDA Bank Plc. However, the population contains only around 95 corporate customers who are using online tax service (E-Tax). However, some of them are overseas companies and some are from the provinces. The sample size calculated by Yamane formula (Mora & Kloet, 2010) is 77 companies.

3.2.1 Sampling Techniques and Procedure

The study employed two methods of sampling: probability and non-probability samplings. As expected, the study would be based on non-probability sampling, whereby the sampling units were selected from the workplace and those with access to customers who use an online tax service.

3.3 Research Tools/Instruments

With regards to this survey, online survey called "Google Form" was used for data collection since accessibility to Google Form was free to use and convenient to create questionnaire. With this questionnaire, there was a combination of the concept from previous searchers (Ali, 2010; B & Orlandi, 2016; Connolly & Bannister, 2008; Doll & Torkzadeh, 1988; Salomi et al., 2002; Šmýkala, 2018; V, K, & F, 2002) and the real context in the bank.

3.4 Data Collection

The questionnaire consists of three sections including facts, behaviors, and preferences. The types of question were open-ended and close-ended questions. The survey process began with planning and designing while the second step involves piloting the tool as it is considered necessary to make sure that this online questionnaire really works when it was

sent to the respondents. Next, it is followed by conducting the survey with the sample of 77 companies. This data collection was conducted at the beginning of June after the submission of consent letter and request for permission from the head office of ACLEDA Bank Plc. received the acceptance from Headquarter of ACLEDA Bank Plc. It planned to finish at the end of June. After the survey ended, the data outputs were automatically generated from the survey system in order to input them in SPSS.

3.5 Data Analysis

As briefly explained in data collection, gathering data from online survey was started. These data were exported into excel file and then it was tested by SPSS in order to input them into the research study. Data analysis is expected to help accept or reject the three hypotheses stated above. In order to provide the ease of data analysis, Likert scale from Rensis Likert (1932) has been applied since it is a common use for many researchers (Ali, 2010; Šmýkala, 2018). The 5-pointscales of evaluations, namely strongly agree, agree, neutral, disagree, and strongly disagree were applied with the number from 5 to 1 respectively.

3.6 Ethical Consideration

Since the targeted respondents are the customers of ACLEDA Bank Plc., letter of consent to the institution was used an official permission to ask for the right of data collection. Permission, along with the explanation of the study purpose and ethical issues regarding any sensitive information, was obtained. Customer responses in the questionnaires were mainly used for the purpose of the study only. With regard to the sources used in this research, there were cited properly both within the text and at the end of the text.

4. Results and Discussions

4.1 Findings on Respondents' General Information

Among 53 respondents, there were 10 male and 43 female respondents, accounting for 19 percent and 81 percent, respectively. Regarding to the age, there were 23 and 36 respondents aged below 29 and between 30 and 39, accounting for 43 percent and 36 percent respectively. There were also 8 respondents (15 percent), 2 respondents (4 percent), 1 respondent (2 percent) whose ages are from 40-49, 50-59, and 60 or above respectively.

The most popular position of users was Accounting, accounting for 25 positions or 47 percent of total figure, followed by 12 positions or 23 percent of finance and 9 positions or 17 percent of general manager. Besides that, there were 4 positions (8 percent) of manager assistant and 3 positions (6 percent) of director.

4.1.1 Analysis of Level of Agreement

The following data analysis shows about respondents' behaviors on the user satisfaction while using online tax payment. The Table 2 shows minimum, maximum, mean,

and SD and then analyzes the level of agreement. The means of respondents' opinions for each factor indicate the effecting level of those factors. Since the research using 5-point rating scale, the means from 3.40-4.19 and 4.20-5.00 were considered as agree level and strongly agree level; respectively (Armstrong, 1987).

Table 2: Level of Agreement

No	Construct/ Variables	Min	Max	Mean	SD	Level of Agreement
1	Service Quality	3.75	4.50	4.32	0.22669	Strongly Agree
2	Information Quality	3.67	4.75	4.29	0.31515	Strongly Agree
3	System Quality	3.42	4.50	4.13	0.32576	Agree
4	User Satisfaction	2.33	4.33	3.68	0.59183	Agree

4.1.2 Correlation Analysis

Correlation analysis was used to test the level of correlation between two or more variables. The range of correlation coefficient was between -1 to +1 (Pearson, 1926). That is, when its value is close to +1, it indicates a strong positive correlation. The following correlation coefficients showed the relationship between usability and usefulness, reliability, ease of understanding and user satisfaction. The correlation results are showed as follows:

Table 3: Pearson Correlation Matrix

	1	2	3	4	5	6	7	8	9	10	11
1. ACT	1										
2. UU	0.296*	1									
3. RLT	0.214	0.042	1								
4. RST	0.420**	-.271*	.338*	1							
5. TLN	.452**	0.164	0.135	0.059	1						
6. EU	0.042	.626**	0.152	0.003	0.021	1					
7. ACC	0.051	-0.019	-0.020	0.244	0.205	-0.052	1				
8. RLV	0.028	0.253	0.229	-0.132	0.041	.314*	.608**	1			
9. AVT	-0.199	-0.239	0.164	0.266	0.096	-0.216	-0.036	-0.225	1		
10. PS	-0.175	-.310*	.308*	0.000	-0.257	-.305*	-0.099	-0.021	-.271*	1	
11. US	0.214	.710**	.341*	0.083	-0.175	.640**	-0.185	0.138	0.180	-0.232	1

*. Correlation is significant at the 0.05 level (2-tailed),

** . Correlation is significant at the 0.01 level (2-tailed).

4.1.3 Linear Regression Analysis

The overall significance of the model will be calculated by using F statistics. When the p-value is less than 0.05, the null hypothesis is rejected. In this case, it means that at least one of the independent variables effected on the dependent variable (Jeon & De Boeck, 2017).

Table 4: Overall Model Significance

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	17.369	10	1.737	86.298	.000**
1 Residual	.845	42	.020		
Total	18.214	52			

4.1.4 Hypotheses Testing

Table 5 showed the summary result from all hypotheses tested to identify the influence of system, information and service quality on user satisfaction. The result indicated that two hypotheses namely H1 and H2 were supported and nearly supported, respectively while H3 was not supported. According to H1 and H2, system quality has a positive impact on user satisfaction with Beta=0.434 at 0.001 level of significance, and information quality partially impacts user satisfaction at 0.057 level of significance; However, H3 stated that service quality does not have a positive impact on user satisfaction at 0.577 level of significance.

Table 5: Hypotheses Testing Result

Hypothesis	Sig.	Result
H1: System quality positively impacts on taxpayers’ satisfaction while using the online taxation system.	0.001**	Supported
H2: Information quality positively impacts on taxpayers’ satisfaction while using the online taxation system.	0.057	Not Supported
H3: Service quality positively impacts on taxpayers’ satisfaction while using the online taxation system.	0.577	Not Supported

4.2 Discussions

Regarding the level of agreement that has been computed, the result showed that most respondents strongly agree with the service quality and information quality while they have just agreed with system quality and user satisfaction. However, the result of hypothesis testing has indicated that it is supported for Hypothesis, 1 which means that the good tendency of system quality will lead to the good tendency of user satisfaction. Besides that, the hypothesis testing has shown the nearly supported and unsupported result for hypothesis 2 and hypothesis 3. It means that even though there is a good signal for information quality and service quality, it does not mean that it has a good signal for user satisfaction. In comparison with other research studies from Ali, (2010) and Šmýkala (2018) which were conducted with the same model and similar contents, the system quality in this study is supported and service quality is unsupported, which is consistent with the research studies above. However, the information quality of this study is unsupported while others found that it is supported.

5. Conclusion

5.1 Summary of the Key Findings

As the result showed above, the hypothesis H1 testing result for system quality is supported with the p-value of 0.001, which means that the system quality positively affects the user satisfaction. It is also consistent with the users' opinion. Most of them stated that the system quality has been good so far. Customers said that there were only few people who had some problems with OTP alert, but it does not matter because they are starters who first start to process that transaction and do not know where they can get that OTP code. With regards to information quality, the hypothesis H2 testing result is nearly supported because p-value is 0.057. After reviewing the users' suggestions, the possible reason is because of no guideline updated on time and insufficient time availability. Last but not least, the result of service quality has no relation with user satisfaction since the p-value is 0.577. Most of users prefer to have a double-check function to strengthen the security and to reduce the human errors. Additionally, it also complies with the company policy since most companies require to have a person for verification to control any transactions.

5.2 Implications of the Study

The research study will provide some contributions to GDT, ACLEDA Bank Plc., customers and next researchers. The GDT which is the main party can take this finding into consideration to seek the best tax service's provision and fulfill the user's needs. By providing a good service, tax income to the tax department will be increased and complaint at GDT will be reduced. At the same time, the users will enjoy using the E-tax system.

5.3 Limitations and Future Research

This study can be deemed as the first research to identify the perceptions of online tax payment users at the head office of ACLEDA Bank Plc. The scope of the study is deemed small since this research only focused on one part of ACLEDA Bank Plc due to the time constraint, which resulted in applying only some variables of IS Success model by ignorance of intention to use or use and net benefits. Moreover, this study cannot reach the targeted sampling frame due to the COVID-19 pandemic. Therefore, the next researchers can use this study as the fundamental concepts and broaden the scope.

References

- Ali, M. (2010). Validating IS Success Model: Evaluation of Swedish E-Tax System. System, 1–87. Retrieved from <http://lup.lub.lu.se/luur/download?func=downloadFile&recordId=1612757&fileId=1612762>
- Armstrong, R. L. (1987). The midpoint on a five-point Likert-type scale. *Perceptual and Motor Skills*, 64(2), 359-362.

- B, J. A., & Orlandi, F. (2016). Data Driven Governments: Creating Value. (September), 84–110. <https://doi.org/10.1007/978-3-662-53416-8>
- Bhuasiri, W., Zo, H., Lee, H., & Ciganek, A. P. (2016). User Acceptance of e-government Services: Examining an E-tax Filing and Payment System in Thailand. *Information Technology for Development*, 22(4), 672–695. <https://doi.org/10.1080/02681102.2016.1173001>
- Carter, L., & Bélanger, F. (2005). The utilization of e-government services: Citizen trust, innovation and acceptance factors. *Information Systems Journal*, 15(1), 5–25. <https://doi.org/10.1111/j.1365-2575.2005.00183.x>
- Connolly, R., & Bannister, F. (2008). ETax Filing & Service Quality: The Case of the Revenue Online Service. *World Academy of Science, Engineering and Technology*, 38(2), 313–317. Retrieved from <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.193.3056&rep=rep1&type=pdf>
- Delone, W. H., & McLean, E. R. (2003). The DeLone and McLean model of information systems success: A ten-year update. *Journal of Management Information Systems*, 19(4), 9–30. <https://doi.org/10.1080/07421222.2003.11045748>
- Doll, W. J., & Torkzadeh, G. (1988). The Measurement of End-User Computing Satisfaction End-User Satisfaction The Measurement of End-User Computing Satisfaction Professor of MIS and Strategic Management The University of Toledo Gholamreza Torkzadeh Assistant Professor of Information Systems. Source: *MIS Quarterly*, 1213512(2), 259–274. Retrieved from <http://www.jstor.org/stable/248851><http://www.jstor.org/page/info/about/policies/terms.jsp>
- Fu, J. R., Chao, W. P., & Farn, C. K. (2004). Determinants of taxpayers' adoption of electronic filing methods in Taiwan: An exploratory study. *Journal of Government Information*, 30(5–6), 658–683. <https://doi.org/10.1016/j.jgi.2004.11.002>
- Fu, J. R., Farn, C. K., & Chao, W. P. (2006). Acceptance of electronic tax filing: A study of taxpayer intentions. *Information and Management*, 43(1), 109–126. <https://doi.org/10.1016/j.im.2005.04.001>
- GELLIS HC (1991). How to Get Plugged into Electronic Tax Filing. <https://search.proquest.com/openview/5451dbc61ddbc4d936231c604cc9ef59/1.pdf?q-origsite=gscholar&cbl=41065>
- Hu, P. J. H., Brown, S. A., Thong, J. Y. L., Chan, F. K. Y., & Tam, K. Y. (2009). Determinants of service quality and continuance intention of online services: The case of eTax. *Journal of the American Society for Information Science and Technology*, 60(2), 292–306. <https://doi.org/10.1002/asi.20956>
- Jeon, M., & De Boeck, P. (2017). Decision qualities of Bayes factor and p value-based hypothesis testing. *Psychological Methods*, 22(2), 340. <https://doi.org/10.1037/met0000140>
- Liang, S. W., & Lu, H. P. (2013). Adoption of e-government services: An empirical study of the online tax filing system in Taiwan. *Online Information Review*, 37(3), 424–

442. <https://doi.org/10.1108/OIR-01-2012-0004>
- Likert, R. (1932). A technique for the measurement of attitudes. *Archives of psychology*. Vol. 22, No. 140.
- Mora, R. J., & Kloet, B. (2010). *Digital forensic sampling*. Sans Institute Publication.
- Mudjijah, slamet , zulivia kahild, diah ayu sekar. (2019). Design Dictionary. *Journal of Chemical Information and Modeling* (Vol. 53).
<https://doi.org/10.1017/CBO9781107415324.004>
- Pearson, K. (1926). On the coefficient of racial likeness. *Biometrika*, 105-117.
<https://www.jstor.org/stable/2332498>
- Petersen JF and Washington KA (1993). Why electronic tax filing is hot.
https://scholar.google.com/scholar?hl=en&as_sdt=0%2C5&q=Petersen+JF+and+Washington+KA+%281993%29&btnG=
- Salomi, G. G. E., Miguel, P. A. C., & Abackerli, A. J. (2002). WebQual: A measure of website quality. *Marketing Theory and Applications*, 13(3), 432–438.
<https://doi.org/10.1590/S0104-530X2005000200011>
- Settlements, I., & Systems, S. (2003). Committee on Payment and Settlement Systems A glossary of terms used in payments and settlement systems.
https://www.bis.org/cpmi/glossary_030301.pdf
- Šmýkala, M. (2018). Evaluate Recommender System with DeLone and McLean ' s Model.
<https://is.muni.cz/th/twdo8/thesis.pdf>
- Soneka, P. N., & Phiri, J. (2019). A Model for Improving E-Tax Systems Adoption in Rural Zambia Based on the TAM Model. *Open Journal of Business and Management*, 07(02), 908–918. <https://doi.org/10.4236/ojbm.2019.72062>
- Tran, K. T., Nguyen, P. V, Thi, Y., & Hanh, N. (2020). Assessment of Organisation Satisfaction with the Electronic Tax System in Vietnam. 11(12).
https://www.ijicc.net/images/vol11iss12/111205_Trان_2020_E_R.pdf
- Turner, L., & Apelt, C. (2004). Globalisation, Innovation and Information Sharing in Tax Systems: The Australian experience of the diffusion and adoption of electronic lodgement. *eJTR*, 2, 241.
- V, M. C., K, Y. O. O. N., & F, Z. A. (2002). The measurement of Web-customer satisfaction: an expectation and disconfirmation approach. *Information Systems Research*, 13(3), 296–315. <https://doi.org/10.1287/isre.13.3.296.76>
- Wang, X. (2012). Factors Influence Citizen Adoption for Government E-Tax Service. 1–23. <https://www.diva-portal.org/smash/get/diva2:528165/FULLTEXT02>
- Wang, Y. S. (2003). The adoption of electronic tax filing systems: An empirical study. *Government Information Quarterly*, 20(4), 333–352.
<https://doi.org/10.1016/j.giq.2003.08.005>
- Yusup, M., Hardiyana, A., & Sidharta, I. (2015). User Acceptance Model on E-Billing Adoption: A Study of Tax Payment by Government Agencies. *Asia Pacific Journal of Multidisciplinary Research*, (December). Retrieved from <http://www.apjmr.com/apjmr-vol-3-no-4-part-v/>

General Department of Taxation Cambodia. (2020, April 04). Retrieved from
<https://www.tax.gov.kh>

NSDL (2007) E-Tax payment. (March 2020) Retrieved:
<http://tin.nsd.com/faqOLTASetax.asp>

Ocde. (2011). in OECD Revenue Statistics. OECD Revenue Statistics, 2011/2(2001),
2010–2011. Retrieved from http://www.oecd-ilibrary.org/economics/national-accounts-at-a-glance-2011_na_glance-2011-en