# The Effect of Digital Literacy and Innovation Resistance to Use Digital Payment for Taxpayers Enhance Capabilities and Innovation Performance

**SINTA 2**

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## ABSTRACT

The growth of digital payments is accelerating with technological advancements, which must fully pique the interest of the general public, particularly the land and building taxpayers in Buleleng Regency. This study looks at how innovation resistance and digital literacy affect taxpayers' desire in adopting digital payments for land and buildings in the Buleleng area. Utilizing a questionnaire, this study is quantitative. 178 respondents were chosen using a chance sample technique from the population of this study, which consists of land and building taxpayers in the Buleleng regency. Using SEM-PLS analysis, test the data. According to the study's findings, digital literacy significantly and favorably influences people's intentions to utilize digital payments, (2) the desire to use digital payments is negatively and significantly impacted by innovation resistance, (3) the intention to use digital payments is impacted simultaneously by both digital literacy and innovation resistance.

**Keywords**: Digital Literacy; Innovation Resistance; Behavior Intention; Digital Payment

## INTRODUCTION

Technological changes created by humans have made all activities more practical and easier (Nisya Nur Rahma., 2021). In the financial sector, technological developments have changed digital payment systems, making it easier for service users to make payments remotely quickly without using cash (cashless) (Komunikasi, 2020). Digital payments use a cellphone as a means, using a menu from a cellphone's SimCard, SMS codes, and applications by pressing buttons on the cellphone (Salsabila, 2020). Digital payment is a non-cash payment instrument whose monetary value is stored in electronic media. Users first deposit money with issuers which is then stored electronically so that transactions can be used (Softina, 2021). Success in implementing digital payments is influenced by several factors, including (1) Independence, digital payments only depend on other software or hardware technologies. (2) Interoperability and portability, accessible and integrated with various platforms or other technologies. (3) Security has a high level of security for both user and system security. (4) Anonymity, maintaining the user's data confidentiality. (5) Easy to use, easy to use, and easy to understand by users. (6) Transaction fees and profit

sharing between parties have a clear mechanism. (7) Regulation, comply with applicable regulations (Heijden, 2002).

To increase financial transparency, local governments carry out a program of digitizing financial transactions to accelerate and expand regional digitization. Digitizing government payments can reduce costs, increase efficiency and transparency, and build digital habits for people (Klapper, Leora., 2022). The program aims to accelerate and expand regional digitalization to support various economic activities, including optimizing local revenue, improving governance by providing simpler administrative processes, broad, transparent, and accurate access, increasing equitable access to finance, and systematically strengthening financial control. The government provides digital payments to receive government revenue, taxes, and levies, which can be accessed easily by the public.

In addition to providing a digital payment channel, it is hoped that the wider community can utilize the program to accelerate and expand regional digitization. Service system users determine success in implementing the digitization of Government financial transactions, the government and the public, and service system providers, including State/Regional Treasury Account Management Banks, bank partners, bank agents, point payments, and fintech.

According to the notion of planned behavior, a psychological factor connects beliefs to actions (Ajzen, 1991). The planned behavior theory aims to forecast particular individualized behavior. Individual intentions to carry out particular acts are the primary component in the notion of planned behavior. It is believed that purpose captures the driving forces behind motivation. Therefore, the performance will be better the more determined the intention was (Ajzen, 2005). The three key components that lead to the formulation of individual behavioral intentions, Consumer response, performance expectancy, and perceptions of behavioral control are all considered within the notion of cognitive theory. These three elements work together to create a determinant of interest that determines whether the desired action will be performed out.

The ability of the intended community or target to absorb the innovation will determine how successfully an innovation program is implemented. The innovation diffusion theory, which E.M. Roger created in 1962, described how an inventive concept or product occasionally picks up steam and spreads throughout a given community or social system. The essential requirement for adoption is that a person recognize an idea, behavior, or product as being novel or inventive (Prabandari, 2020). Understanding the traits of the target group is crucial for an innovation's adoption. In addition to methods for encouraging others to adopt innovations, Roger identified five traits of those who do so: (1) Those that desire to attempt an idea first are known as innovators. To persuade people to adopt advances, little effort is required. They even generate fresh concepts. (2). Early adopters are thought leaders who understand the need for change. The approach that must be taken is to offer a practical manual for its application. (3) The early majority, or people who adopt new concepts as soon as they have proof that they work. The approach that must be taken is to provide proof of innovations' efficacy and success stories. (4). Those who are the "late majority," or those who fight change and adopt innovations only after the majority has done so. The tactic for drawing in this audience is to offer statistics on the number of people who have tried it and

embraced it. (5). Laggards are the most hardest people to get along with since they are so traditional and conservative. Applying pressure and instilling fear among those who have embraced this innovation is the tactic used to draw in this community. Five factors are important when deciding whether to adopt an innovation: Interconnection (how well the capacity for future with key attributes, experiences, and needs), complexity (how difficult it is to realize and use), triability, and performance expectancy (how much the innovation is regarded as being superior to the concept, program, or thing it replaces (how well others are able to see an innovation's effects) are all influences to take into account..

The Technologies Acceptance Model (TAM), which is rooted in the theory of technology acceptance, also aims to predict and determine the outward buyer factors' effects on the acceptance and application of emerging digital technologies (Sutanto, 2020). Technology Acceptance Model is a research model. Technology use is the earliest and most efficient method of explaining individual behavior (Davis, 1989). Perceived utility and perceived usability are the key determinants of IT use (Davis, 1989). Adoption of new technology, environmental uncertainty, and behavioral ambiguity all cause uncertainty (Pavloe, 2003). Three factors—easiness of use, utility (mobility, convenience, compatibility, knowledge, trust, risk), and affordability of usage—influence customers' intentions to adopt new technology (trust, risk) (Liu and Tai, 2016).

In term of regional tax revenue, especially land and building taxes, local government in Buleleng Regency has developed digital payment innovation. There are mobile banking, virtual account, e-wallet such as gopay, balipay, and indomaret, internet banking and QRIS (Quick Response Indonesian Standard). Community acceptance of digital payment innovations implemented by local governments can be seen from the percentage of total regional revenues through digital payment channels. Judging from the percentage of total regional tax revenues through digital payment channels, especially land and building taxes, in 2021, it is still the lowest compared to revenues from other regional taxes, which is only 20% of all land and building tax revenues, even though the digital payment channel developed by the government the largest number of regions, considering that the land and building taxpayers are all Buleleng people who own or control land and building tax objects in Buleleng Regency.

The adoption of e-banking is significantly impacted, in part or simultaneously, by digital literacy, claims Munari (2021) effective use of digital platforms, such as messaging apps, network services, and some others, is known as digital literacy (Suherdi., 2021). Understanding, analyzing, assessing, organizing, and evaluating information gained via the use of digital technology tools is known as "digital literacy" (Singh, 2015). This amount of consumer comprehension affects preferences for using offered digital financial services. The national scale digital literacy index has a 2021 score of 3.49 out of a possible 1-5.

Indicators of digital literacy variables are internet searches, directions, information content evaluation, and knowledge compilation (Gilster, 1997). Digital literacy includes (1) Awareness, the skill of using digital technology to quickly and effectively locate information, places, and sources of analysis, (2) understanding of computer and digital technology, as well as its applications (3) Language literacy, or the ability to speak clearly and publish cutting-edge information; (4) Media literacy, or the capability to gather, analyze,

and disseminate information on a number of digital platforms; (5) Visual literacy, or the ability to read, evaluate, and grasp data offered in a variety of formats and visuals using digital technology, (6) the capacity to apply technology to improve efficiency, performance, and knowledge (Reddy, 2020).

The use of e-banking is significantly impacted, either partially or simultaneously, by digital literacy. E-banking usage is significantly influenced by one's comprehension of how this technology is used (Aprilia et al., 2021). The use of mobile banking does not, according to Krissandi's research from 2021, significantly benefit from digital literacy. However, convenience of use, The use of mobile banking is simultaneously impacted and signified by financial literacy, digital literacy, and both. Additionally, Apriani's research from 2021 discovered that digital literacy had no impact on consumer anxiety and does not influence decisions to use digital payments as a result of customer concern. According to Jamila et al research .'s (2019), adopting new technology and digital literacy have a good link. According to Ullah et al research's The intention to use mobile payments or mobile banking is significantly influenced positively by mobile learning.

H1: The intention of land and building taxpayers in Buleleng Regency to use digital payments is significantly positively impacted by their level of digital literacy.

In terms of access to information technology, the use of cellular telephones for residents over five years is 83.62%, the use of computers is 14.52%, and internet access is 67.75% (BPS Provinsi Bali, 2021). However, the low utilization of digital payment channels shows that people still tend to pay taxes conventionally and have yet to utilize digital payments provided and developed by the government fully. A component of consumer behavior that is just as crucial as technology acceptance is customer resistance to innovation (Migliore, 2021). The decision to use non-cash payments is impacted by innovation resistance (Softina, 2021). According to the innovation resistance theory, psychological and functional hurdles can prevent consumers from embracing new technologies. The psychological barriers include stereotypes and tradition, whereas the functional barriers include utilization, value, and risk (1989; Ram & Sheth)

Resistance to innovation is called innovation resistance. Consumers are forced to change by innovation, and resistance to change is a common reaction (Mack, 2018). People are still used to a steady state, after all. Consequently, there occurs a transition, which makes people feel threatened by the comfort they previously attained (Alimbudiono, 2005). Customer opposition is a key factor in whether an invention succeeds or fails (Ram Sheth, 1989). Consumer resistance is theoretically framed by the IRT or Innovation Resistance Theory (Kaur, P., Dhir, A., Singh, N., Sahu, G., & Almotairi, 2020). There are two types of consumer resistance: passive resistance and active resistance. In the Innovation Resistance Theory (Ram & Sheth,1989), there are two barrier to adopt innovation: fungctional barriers and psychological barriers. Fungctional barriers occurs when consumers feel a significant change from the applicaton of innovation due to the characteristics of innovation. The factors of this barriers are usage barrier, value barrier and risk barrier. And psychological barriers occurs when conflict with consumer confidence in innovation. There are two factor of psychological barriers: tradition barriers and image barrier.

Research by (Kaur, P., Dhir, A., Singh, N., Sahu, G., & Almotairi, 2020) demonstrates that barriers to risk and value have a detrimental impact on the desire to utilize mobile payment system. As opposed to that, the user's intention to recommend mobile payment system is only adversely impacted by the usage and value barriers. Pitari et al. (2020) claim that customer intentions and reluctance to adopt new technologies determine how consumers would behave while using near field communication based mobile payments. Resistance occurs to something new and then will decrease along with the fulfillment of consumer psychology (Chung & Liang, 2020). the biggest barriers is the risk and usage barrier, their concern about the risks of using digital wallets, and mistakes in using digital wallets (Nugraheni, 2022).

H2: The intention of land and building taxpayers in Buleleng Regency to use digital payments is significantly negatively impacted by their innovation resistance.

H3: The intention to employ digital payments by land and building taxpayers in Buleleng Regency is significantly influenced by both digital literacy and innovation resistance at the same time.

## METHODS

This study falls under the category of quantitative research. The study's target demographic is the 407,961 land and building taxpayers in Buleleng Regency's rural and urban districts in 2022. By choosing taxpayers who make non-digital payments through bank tellers, payment counters, and tax officers, a sample of 178 respondents was drawn using probability sampling and a purposive random selection technique.

Digital literacy and innovation resistance are exogenous variabel (X) . The intention to use digital payment is endogenous variabel (Y). The components of digital literacy are signs of fundamental knowledge and abilities, awareness, practical knowledge, decision-making, and self-protection. Inhibitors of innovation resistance include usage, value, risk, tradition, and image barriers are all present. Interviews, documentation, and questionnaires were used to collect the data. A 35-item questionnaire on a Likert scale of 1 to 5 served as the research instrument. Research data is processed using by SEM-PLS analysis.

## RESULT AND DISCUSSION

Respondent data in this study were analyzed using descriptive statistics. Characteristics of the respondent data for land and building taxpayers in Buleleng Regency as many as 178 respondents were distinguished based on the respondent's age, gender, area of residence, and level of education. Table 1 contains information on respondents based on the respondents' attributes.

**Table 1. Respondent Data based on Respondent Characteristics**

| Characteristic | Category | Number of Respondents | Percentage |
|---|---|---|---|
| 1. Age of Respondents | Less than 23 | 9 | 5,05% |
| | 24 – 39 | 34 | 19,10% |
| | 40 – 59 | 89 | 25,84% |
| | More than 60 | 46 | 50% |
| 2. Gender | Male | 145 | 81,46% |
| | Female | 33 | 18,54% |
| 3. Region of residence | Rural | 155 | 87,08% |
| | Urban | 23 | 12,92% |
| 4. Level of Education | primary school | 42 | 23,60% |
| | elementary school | 22 | 12,36% |
| | high school senior | 78 | 43,82% |
| | Diploma Bachelor | 9 | 5,06% |
| | | 27 | 15,17% |

Source: Research Data, 2022

The average score obtained from the descriptive statistical analysis of the digital literacy variable was 3.11, which is high enough. The highest indicator for the digital literacy variable is found in the basic knowledge and skill indicator, which is 3.43. The basic knowledge and skill indicator measured by basic knowledge of hardware such as computer, tablet, mobile phone, and internet, including turning on/off, charging and locking devices, and basic knowledge of software including creating user account, managing password, logging into account, using privacy setting. At the same time, the lowest indicator is found in the self-protection indicator, an average of 2.83. It indicates that the average respondent has high knowledge and skills in operating digital devices, using them to communicate, and seeking entertainment and information. However, protecting personal data from the risks of using digital technology still needs to be improved.

The innovation resistance variable's descriptive statistical analysis yielded an average score of 3.09, which is high enough. The traditional barrier indication, with an average score of 3.93 in the high category, has the strongest association with the measure of digital literacy. The risk barrier indicator also has a mean of 3.08, which is a sufficient value. The value barrier indicator, however, has the lowest average of all indicators at 2.71. It indicates that the average respondent perceives that digital payments can benefit respondents. However, there is a high habit among the public of making payments through non-digital channels and fears of failed transactions using digital payments inhibiting innovation.

SEM PLS analysis was used to analyse data from respondents' Likert scale responses to questionnaires. Evaluation of the outer and inner models is the type of test that is employed. Three measurement models—convergent validity, discriminant validity, and internal consistency—are used to evaluate the outer model. According to the outer model's evaluation findings, each latent variable had an AVE value of less than 0.5 and was produced by the value of the outer loading indicator. Each variable's Fornell Lacker criterion, however,

is higher than that of the other latent variables. Additionally, each indication has a higher cross-loading value on one variable compared to other variables. It proves that the variables and indicators used in this study are valid. For the composite dependability, each variable's Cronbach's alpha must be more than 0.7. With an average value of > 0.9 for both Cronbach's alpha and internal consistency, the dependability is excellent (excellent reliability).

R-Square, the estimation of path coefficients, effect magnitude (f-square), and prediction relevance are all considered in the inner model evaluation (Q-square). The model's Q-Square score for the intention to use variable is 0.625, indicating that it has enough predictive relevance to be able to explain the information in the study data by 62.50%. The innovation resistance variable's f-square value is 0.502, indicating that it has a "high" impact on use interest. The digital literacy variable's f-square value is 0.174, indicating that it has a "moderate" impact on interest in use.

To test the hypothesis that digital literacy and innovation resistance variables have a partial impact on interest in adopting digital payments, the findings of path coefficient analysis, T statistics, and P-Value are employed. has a negative impact if the path coefficient is less than 0. The significance is examined using T Statistics and P Value.The entire bootstrapping process is utilized to calculate the values of R-Square Adjust, T Statistics, and P-Value, and the link between exogenous factors and endogenous variables is examined. Tables 2 and 3 show the findings of the hypothesis test.

**Table 2. Partial Hypothesis Test Results**

| Hypothesis | Path Coefficients | T Statistics | P Values | Influence |
|---|---|---|---|---|
| H1: Digital Literacy ➔ Interest in Use | 0,325 | 4,660 | 0,000 | Positive significant effect |
| H2: Innovation Resistance ➔ Interest in Use | -0,552 | 8,698 | 0,000 | Negative significant effect |

Source: Research Data is processed, 2022

**Table 3. Simultaneous Hypothesis Test Results**

| Hypothesis | R Square | R Square Adjustment | T Statistics | P Values | Influence |
|---|---|---|---|---|---|
| H1: Digital Literacy and Innovation Resistance ➔ Interest in Use | 0,638 | 0,634 | 14,389 | 0,000 | Significant influence |

Source: Research Data is processed, 2022

The digital literacy variable for interest in using digital payments shows that the path coefficient has a positive value of 0.325. The T statistic meets the minimum limit of 4.660 or P Values below 0.05, which is 0.000. These results indicate that the digital literacy variable significantly affects the interest in digital payments. The higher the digital literacy level of the taxpayer, the greater the interest in using digital payments. Conversely, the lower

the digital literacy level of the taxpayer, the lower the interest in digital payments. It is because someone with high digital literacy can take advantage of technology and use and understand digital content correctly and precisely. After all, by having digital literacy, a person can know technology, understand how to operate it, and be aware of the risks it poses. (Pradini, 2021). Taxpayers who need basic knowledge of using electronic devices and digital applications will tend to pay directly or use payments through non-digital channels.

From the indicators of basic knowledge and skill, awareness and practical know how, show that taxpayers using digital technology devices tend only to use them to communicate, seek information, and entertain. The ability to use digital applications will give you the confidence to make decisions using digital applications at every opportunity. In the Technology Acceptance Model theory, the factor influencing consumer intentions to implement new technologies is convenience, ease, and convenience of using IT that someone perceives as a benefit. These three indicators will affect interest in using digital payments because digital payment channels are partly in the form of applications installed on electronic devices such as mobile phones. With a high level of proficiency in using digital applications, it will give individuals the perception that using digital payment channels is easy, so interest in using digital payment channels will be even higher.

On the other hand, the researchers also found that the ability level for self-protection was the lowest compared to other indicators. Reducing the risks that occur takes the ability to protect yourself from these risks. According to Pavlou (2003) in Priyono, 2017, the theory of the Technology Acceptance Model states that there are uncertainties that arise in adopting new technologies, environmental uncertainty, and behavioral uncertainty. This uncertainty raises risks that may cause losses when using information technology. The inability to carry out self-protection will raise concerns about the risks experienced, so the ability for self-protection will affect the tendency of taxpayers to utilize digital payment channels.

Interest in adopting digital payments is -0.552 path coefficient indicates a negative correlation between this factor and innovation barrier. The T statistic is less than 8.698 or 0.000, which is the lowest threshold for P values under 0.05. These findings show that the intention of land and building taxpayers in Buleleng Regency to adopt digital payments is severely negatively impacted by innovation resistance. Taxpayers in the land and building sectors are less interested in embracing digital payments the more resistant they are to innovation. Complicated mobile payment methods will lessen users' desire to utilize them (Chung, K. C., & Liang, 2020). Customers' resistance is the reason why innovations either succeed or fail in a big way.

This study found that the indicator with the highest average in the innovation resistance variable is the tradition barrier, barriers caused by taxpayers preferring and being accustomed to using non-digital land and building tax payments. Using subjective norms to predict whether a behavior will be carried out is one of the components of the Theory of Planned Behavior, where responses from other parties or the environment become inhibiting or supporting factors for each individual to behave (Tamba, 2017). In the diffusion of innovation theory, people bound by tradition and conservatives are the most skeptical of change. The research data shows that 87.08% of respondents are in rural areas, where the environment is not accustomed to making digital payments. Access to banking services is quite far, influencing interest in digital payment channels.

The existence of taxpayers' concerns about transaction failures when using digital payments also affects an interest in using digital payments. The theory of perceived risk

states that at every risk, there is always an accompanying benefit (Yousavzai, 2012). Risk in the context of digital payments is understood to be the possibility of suffering a loss when employing digital payments to achieve the desired outcomes (Featherman and Pavlou, 2003). The notion of planned behavior states that the consumer's attitude—a favorable or negative belief to exhibit a particular activity—is the determining factor of consumer behavior. If the evaluation of the conduct is favorable, someone will intend to do something or behave in a certain way. (Ahcmad, 2003).

Meanwhile, in the technology acceptance model (TAM) theory, the variables that influence consumer intentions to implement new technologies are safe to use (trust, risk) (Liu and Tai, 2016). This study found that taxpayers will feel safe and trusted if proof of payment transactions can be physically accepted. Respondents feel confident that a transaction is only successful if they have received physical evidence and know where to get evidence when using digital payments. It is also in line with the findings on the self-protection indicator, where there is concern that there is a risk due to the inability to protect personal data.

Besides that, the indicators for image, usage, and value barriers are also reasons for not being interested in digital payments. The idea of planned behavior holds that management controls behavior. Individual perceptions of control, which are derived from ideas about this control, determine how people behave. According to the Technology Acceptance Model (TAM) theory, this view is influenced by the factors that make technology helpful, safe, and easy to use (trust and risk) (Liu and Tai, 2016). People are more likely to choose and embrace this technology if they find it to be convenient, pleasant, and benefits that meet their demands. According to innovation diffusion theory, factors that affect whether people embrace Flexibility, complexities, performance expectancy, and quantitative measurements are a few examples, as well as an inventive performance expectancy. According to this study, taxpayers who were uninterested in digital payments claimed that using them was difficult. There is a perception that taxpayers must have a savings account to be able to use digital payments, causing taxpayers' reluctance to use digital payments. Taxpayers tend to feel burdened when using digital payments because they do not feel the benefits. On the one hand, taxpayers are interested in using digital payments due to the benefits they get from using digital payments in the form of ease of transaction and efficiency in terms of time.

According to Table 3, the T statistic is 14.389, the P value is less than 0.05, or 0.000, and Interest in Use has a T statistic of 14.389. This illustrates how the intention to adopt digital payments is affected by 0.634, or 63.4%, by all exogenous variables at once, including digital literacy and innovation resistance. The public's level of digital literacy and the accessibility of gadgets for conducting transactions electronically, and the public's perception of the convenience, comfort, level of complexity, and benefits felt by taxpayers determine the success of the digitization program so that it is hoped that payment channels will be available that are practical, do not burden the community and provide immediate benefits by society. This study also found that there was a refusal from taxpayers because of their age and the taxpayer's belief that they could no longer use digital payment channels, so they did not wish to study, let alone use, digital payment channels. There are impacts from functional barriers (complexity, incompatibility, and cost), psychological (trust, inertia, and anxiety about technology), and risks (privacy, security, financial and operational risks) which result in the elderly refusing to use digital payment services (Cham, Huei Tat., Jun

Hua Cheah, Boon-Liat Cheng, 2021). Younger customers are more interested in innovation and more adaptable to the changing direction of digital banking (Dimimitrova, Irina., 2021). also states that the age factor hurts the use of information technology-based innovations (Tamba, 2017).

**CONCLUSION**

According to the study's findings, taxpayers intention to use digital payments is positively and significantly influenced by their level of digital literacy. It shows that individuals who are knowledgeable and skilled about digital technologies are more likely to employ digital payment. This is because someone who has high digital literacy will be able to operate, utilize, use and understand software and hardware correctly and precisely, and be aware of the risks posed. Meanwhile, the Innovation resistance variable significantly negatively affects taxpayers' intention to using digital payments. It indicates that customer resistance has a big role in the interest in using digital payments. This is because taxpayers tend to choose a payment system that considered easy to use, has greater benefits than other channels and creates a sense of security. An innovation will be absorbed by people to replace old habits influenced by factor: relative advantage, complexity, compatibility, triability dan observability. Simultaneously, digital literacy and innovation resistance significantly influence taxpayers' interest in using digital payments.

From the results of this study, it is suggested that the government implement a digital literacy improvement program through intensive education and outreach to increase taxpayer understanding of how to use digital devices, useful digital application knowledge, and how to protect access and personal data to avoid the risks of using digital technology. The government should also carry out digital ecosystem development programs, especially for rural communities, bringing banking access closer, socializing types of digital payment channels, and the benefits of digital transactions. The government also socializes how to check the success of transactions and obtain proof of payment that taxpayers can keep, as well as providing information and complaints channels with fast and easy access to facilitate consultations and taxpayer complaints.

To develop knowledge and further research, it is necessary to test the effect of age, location, and education level on this study's variables. In addition, further research was carried out on the types of digital payment channels that are most in demand and are considered the easiest to implement by taxpayers according to the characteristics of the respondents.

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