pISSN: 1906 - 6406 The Scholar: Human Sciences
eISSN: 2586 - 9388 The Scholar: Human Sciences
http://www.assumptionjournal.au.edu/index.php/Scholar

Determinants of Taxpayers' Use Behavior of Cambodia Road Tax Mobile Payment in Siem Reap

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Received: February 24, 2023. Revised: June 12, 2023. Accepted: July 25, 2023.

Abstract

Purpose: Cambodia Road Tax Mobile Payment Application (CRTMPA) can increase versatility, faster transaction, greater convenience, time-saving, and lower costs. Therefore, this study examines determinants of taxpayers' use behavior of CRTMPA in Siem Reap. The conceptual framework is constructed with perceived usefulness, ease of use, trust, social influence, facilitating condition, behavioral intention, and use behavior. **Research design, data, and methodology:** This quantitative study employs 500 taxpayers in Siem Reap who have experienced using road tax mobile payment applications were investigated. The sample techniques are judgmental and convenience sampling. The Item Objective Congruence (IOC) Index and the pilot test (n=50) conducted the content validity and internal consistency. Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) were applied to analyze the data and test hypotheses. **Results:** The Findings show that perceived usefulness, social influence, and facilitating conditions significantly impact behavioral intention. Perceived ease of use also significantly impacts perceived usefulness. In addition, trust and behavioral intention significantly impact the use behavior of CRTMPA among Cambodian taxpayers. On the contrary, perceived ease of use does not significantly impact behavioral intention. **Conclusions:** General Department of Taxation, tax branch directors, ICT policymakers, and related businesses should consider the significant factors to ensure the successful adoption of CRTMPA.

Keywords: Taxpayers, Facilitating Condition, Trust, Behavioral Intention, Use Behavior

JEL Classification Code: E44, F31, F37, G15

1. Introduction

As an aspect of the public administration reform, E-government was defined as any government that delivered its public services, information, and procedures online or through digital platforms (West, 2004). This type of government can use information and communications technologies to promote efficiency and cost-effectiveness of governments by facilitating more convenient public services, which allows wider public access to information and transforms governments into more accountable and transparent to their citizens (Kuldosheva, 2021). In addition, with the e-government approach, governments can reinforce

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and speed up their reforms and develop their competitive capability in the regional and global economy (Wescott, 2001). Hence, governments invest more resources in network infrastructure, platform development, and integration among relevant stakeholders to align for the successful implementation of e-government services. Among those information and communications technologies, a mobile application is one other that can be well responded to in the mobile technology era.

Related to term-mobile payment, this mode of payment can be viewed as using any mobile devices such as smartphones, tablets, or electronic devices to transfer electronic funds or money from payers or taxpayers to receivers either directly or through an intermediary (Dahlberg et al., 2003). Mobile payment services allow users to do their transactions, such as purchase and pay the products or services through their mobile device. Mobile payment services have become the preferred consumer payment options seeing the dramatically increased numbers of electronic transactions and payment and payment transactions via mobile devices offer users comparative advantages, flexibility options, conveniences, and more (Zhang & Dodgson, 2014).

This research aims to fill the gap in embedding new knowledge and user-shared experiences for various stakeholders at identifying factors affecting behavioral intention and use behavior of the Cambodia Road Tax Mobile Payment Application (CRTMPA) among Cambodian taxpayers who have experience using this application. Furthermore, as CRTMPA of the General Department of Taxation (GDT) was just newly introduced to the public in 2021, determining factors influencing the use of this application is very important for GDT to make this application more user-friendly and popular. Therefore, the scope of this study can explore key constructs: perceived usefulness, ease of use, trust, social influence, facilitating condition, behavioral intention, and use behavior.

2. Literature Review

2.1 Perceived Usefulness

Perceived usefulness was viewed as confidence that using new technologies would answer their expectations (Gong et al., 2004). Another research also defined perceived usefulness as the expectation of adopting an information technology that can improve prospective customers' working ability (Mallin & DelVecchio, 2008). Furthermore, perceived usefulness positively influences attitudes and user intention toward mobile wallets (Chawla & Joshi, 2019). Moreover, several studies found that this construct positively affected behavioral intention to use mobile payment (Jin & Lim, 2020; Pertiwi et al., 2020; Routray et al., 2019). Therefore, this study hypothesizes:

H1: Perceived usefulness has a significant impact on behavioral intention to use CRTMPA among Cambodian taxpayers.

2.2 Perceived Ease of Use

Perceived ease of use is this construct was viewed as an individual perception of effortless operations of a certain system. Moreover, it can be referred to as the ease of using mobile systems (Sarmah et al., 2021). For this research, perceived ease of use can determine the level of easiness linked to using the road tax mobile payment application of GDT. Perceived ease of use was a main factor affecting new technology acceptance (Liébana-Cabanillas et al., 2014). It was considered a reliable predictor of attitude and intention toward new technologies (Molinillo et al., 2018). Additionally, perceived ease of use positively impacted perceived usefulness towards m-commerce use (Barry & Jan, 2018). This study was consistent with previous studies (Davis, 1989; Faqih & Jaradat, 2015; Gefen et al., 2003). Therefore, the study hypothesizes that:

H2: Perceived ease of use has a significant impact on behavioral intention to use CRTMPA among Cambodian taxpayers.

H3: Perceived ease of use has a significant impact on perceived usefulness of CRTMPA among Cambodian taxpayers.

2.3 Social Influence

Social influence is the extent to which another's opinion determines another's intention to use a particular system (Venkatesh et al., 2003). Samnang et al. (2021) determined that social influence was the extent to which others' viewpoints affected taxpayers' intention to use e-tax services, as they spent the most time together then they can influence each other. For this research, the researcher defined social influence as taxpayers' decision to use CRTMPA being influenced by the opinions of their families, friends, and from mass media. Social influence considerably affected intention if using technologies or innovative systems was an obligation (Venkatesh et al., 2003). Other studies by Gelderen and Bik (2016) supported this finding. Thus, the effect of social influence on behavioral intention to use CRTMPA among Cambodian taxpayers can be hypothesized:

H3: Social influence has a significant impact on behavioral intention to use CRTMPA among Cambodian taxpayers.

2.4 Trust

Trust in government is the citizen's view of the technical capabilities and quality of government's agencies in providing services (Becerra & Gupta, 2003; Lee & Turban, 2001; McKnight & Chervany, 2000), and trust in the internet is the quality factor related to the adopted speed and width in any e-service. In this study, trust refers to the taxpayers' confidence in using high-security road tax mobile payment applications. Furthermore, with trust in businesses' goodwill, people intend to buy from the business (Han & Windsor, 2011). However, another study of e-service adoption in Canada showed that perceived trust had little effect on human behavior and can influence e-government service adoption at the static stage (Shareef et al., 2011). Based on the above discussions, this research hypothesizes a significant impact of trust on behavioral intention and use of behavior:

H5: Trust has a significant impact on behavioral intention to use CRTMPA among Cambodian taxpayers.

H6: Trust has a significant impact on use behavior to CRTMPA among Cambodian taxpayers.

2.5 Facilitating Conditions

Venkatesh et al. (2003) referred to facilitating conditions as people's perception of technology and resource availability to assist taxpayers in using road tax mobile payment applications. According to other studies on student's acceptance of e-learning systems at Taiwan technical university and the psychological factors influencing students' acceptance of video conferences in Canada (Lakhal et al., 2013), the results reflected that this construct positively influenced behavioral intention and was a main determinant of use behavior (Moore & Benbasat, 1991). Furthermore, many studies found that facilitating conditions determined behavioral intention and use behavior (Gupta & Arora, 2020; Magsamen-Conrad et al., 2015; Sobti, 2019; Tan, 2013; Venkatesh et al., 2003). Thus, a hypothesis is indicated:

H7: Facilitating conditions have a significant impact on behavioral intention to use CRTMPA among Cambodian taxpayers.

2.6 Behavioral Intention

Behavioral intention measures the probability of service use (Venkatesh et al., 2003) or readiness to do something or perform any behavior. Samnang et al. (2021) defined behavioral intention as the extent to which a taxpayer's ready to perform tax obligations using e-tax services. Here, the behavioral intention was defined as the extent to which taxpayers possibly apply road tax payment application. Additionally, people with high intentions to use a product or service would mostly become users (Leong et al., 2013). Moreover, people must have a positive view of their current behavior change towards newly performed behaviors (Wiafe et al., 2019), and this was argued by Fogg (2009), who stated that at first, people must have the ability to perform any behavior and subsequently make a behavior performance. In addition, a suitable behavioral intention did not promise a behavior performance. Using e-services or mobile payment applications was considered a planned behavior because people must plan to perform any particular behavior. Therefore, a hypothesis is developed:

H8: Behavioral intention has a significant impact on use behavior of CRTMPA among Cambodian taxpayers.

2.7 Use Behavior

Use behavior can be seen as the mental and physical acts of a person, which included existing recorded and stored information in individual information base (Wilson, 2000). AlAwadhi and Morris (2008) examined determinants of service adoption in Kuwait using the UTAUT found that behavioral intention influenced use behavior, as consistent with the study of intention to use mobile payment (Gupta & Arora, 2020) and the study e-learning acceptance model for teaching staff (Kocaleva et al., 2015). Moreover, Wang and Shih (2009) studying factors affecting people to use information kiosks in Taiwan by using the UTAUT discovered that behavioral intention positively influenced use behavior.

3. Research Methods and Materials

3.1 Research Framework

This study constructs a conceptual framework based on five previous studies, which are Samsudeen et al. (2022), Sobti (2019), Alam et al. (2020), Gupta and Arora (2020), and Sarmah et al. (2021). The key variables are perceived usefulness, perceived ease of use, trust, social influence, facilitating condition, behavioral intention, and use behavior, as shown in Figure 1, followed by eight hypotheses.

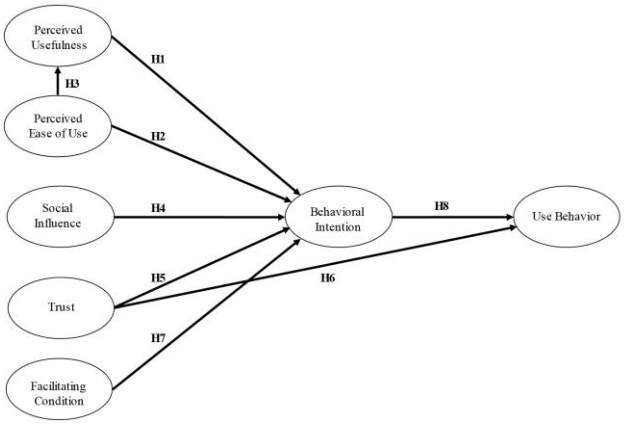

Figure 1: Conceptual Framework

H1: Perceived usefulness has a significant impact on behavioral intention to use CRTMPA among Cambodian taxpayers.
H2: Perceived ease of use has a significant impact on behavioral intention to use CRTMPA among Cambodian taxpayers.
H3: Perceived ease of use has a significant impact on perceived usefulness of CRTMPA among Cambodian taxpayers.
H4: Social influence has a significant impact on behavioral intention to use CRTMPA among Cambodian taxpayers.
H5: Trust has a significant impact on behavioral intention to use CRTMPA among Cambodian taxpayers.
H6: Trust has a significant impact on use behavior to CRTMPA among Cambodian taxpayers.
H7: Facilitating conditions have a significant impact on behavioral intention to use CRTMPA among Cambodian taxpayers.
H8: Behavioral intention has a significant impact on use behavior of CRTMPA among Cambodian taxpayers.

3.2 Research Methodology

This study examines determinants of taxpayers' use behavior of CRTMPA in Siem Reap. This study applied a quantitative method to distribute a survey to 500 taxpayers in Siem Reap who have experienced using road tax mobile payment applications were investigated. The sample techniques are judgmental and convenience sampling. The Item Objective Congruence (IOC) Index and the pilot test (n=50) conducted the content validity and internal consistency. Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) were applied to analyze the data and test the hypotheses.

3.3 Validity and Reliability

Before the data collection, The Item Objective Congruence (IOC) Index and the pilot test (n=50) were tested for content validity and internal consistency reliability, respectively. The IOC results showed that all items passed at a score of 0.6 or over. According to Sekaran and Bougies (2013), the acceptable value of Cronbach's Alpha coefficient must be equal to or greater than 0.60. The alpha test for perceived usefulness was 0.789, perceived ease of use was 0.766, trust was 0.666, social influence was 0.761, facilitating conditions was 0.734, behavioral intention was 0.785, and use behavior was 0.832.

3.4 Population and Sample Size

The target population is 500 taxpayers in Siem Reap who have experienced using road tax mobile payment applications. Soper (2022) has provided a sample size calculator for a recommended sample size of SEM. The formula is that the expected result size was 0.2, statistical power was 0.8, 7 latent variables, 31 observed variables, and 0.05 probability. The recommended minimum sample size is 425 samples. Therefore, the researcher collected 500 samples to ensure efficient data analysis.

3.5 Sampling Technique

The sample techniques are judgmental and convenience sampling. Judgmental sampling is to choose taxpayers in Siem Reap who have experienced using road tax mobile payment applications were investigated. Though convenience sampling offers the least reliability, it is the modest and low-cost way of collecting data. Hence, convenience sampling was used to distribute an online questionnaire to reach the target population with the least cost and limited time.

4. Results and Discussion

4.1 Demographic Information

The demographic results of 500 participants are presented in Table 1. Males account for 60.2 percent, whereas females account for 39.8 percent. Most respondents are between 36 and 45 years old at 31.2 percent, 26-35 at 25.8 percent, 46 and above at 24 percent, and 18-25 at 22.2 percent. Bachelor's degree takes the largest group of 61.2 percent. Most respondents are government employees at 29.4 percent, and the least group is others at 0.6 percent. In addition, 58.4 percent usually drive 4-6 days per week.

Table 1: Demographic Profile

Demographic and General Data (n=500)		Frequency	Percentage
Gender	Male	301	60.2%
	Female	199	39.8%
Age	18 - 25 years old	111	22.2%
	26 - 35 years old	129	25.8%
	36 - 45 years old	140	28.0%
	46 and above	120	24.0%
Education	High school graduate and below	158	31.6%
	Bachelor's degree	306	61.2%
	Master's degree	21	4.2%
	Doctor's degree	15	3.0%
Occupation	Students	91	18.2%
	Corporate Employee	125	25.0%
	Government Employee	147	29.4%
	Self-Employed	103	20.6%
	Unemployed	12	2.4%
	Retired	19	3.8%
	Others	3	0.6%
Frequency Of Driving	1-3 days/week	134	26.8%
	4-6 days/week	292	58.4%
	7 days/week	74	14.8%

4.2 Confirmatory Factor Analysis (CFA)

Alkhadim et al. (2018) mentioned that CFA was significant in analyzing all latent variables before using a structural model. CFA's objective was to determine whether a model was acceptable or not. Hair et al. (2006) stated that CFA can be evaluated by the significance of the factor loading greater than 0.50 and the p-value lower than 0.05. According to Sekaran and Bougies (2013), the acceptable Cronbach's Alpha coefficient value must be equal to or greater than 0.60. Additionally, Fornell and Larcker (1981) measured the CFA using Composite Reliability (CR), which is greater than the cut-off points of 0.6. Finally, Average Variance Extracted (AVE) should be greater than the cut-off points of 0.4.

Table 2: Confirmatory Factor Analysis Result, Composite Reliability (CR) and Average Variance Extracted (AVE)

Variables	Source of Questionnaire (Measurement Indicator)	No. of Item	Cronbach's Alpha	Factors Loading	CR	AVE
Perceived Usefulness (PU)	(Thakur & Srivastava, 2015)	6	0.839	0.644-0.712	0.840	0.466
Perceived Ease of Use (PEOU)	(Thakur & Srivastava, 2015)	4	0.826	0.674-0.810	0.827	0.547
Trust (TRUST)	(Chiu et al., 2017)	5	0.812	0.627-0.723	0.814	0.468
Social Influence (SI)	(Venkatesh et al., 2003)	4	0.808	0.645-0.786	0.812	0.521
Facilitating Condition (FC)	(Venkatesh et al., 2003)	5	0.869	0.627-0.827	0.871	0.576
Behavioral Intention (BI)	(Venkatesh et al., 2003)	3	0.881	0.817-0.871	0.882	0.714
Use Behavior (UB)	(Gupta & Arora, 2020)	4	0.802	0.661-0.734	0.803	0.506

Ainur et al. (2017) stated that goodness of fit indices was usually used to confirm a model fit. CFA was used to measure measurement model fit. This study ensures the acceptable fit values of the measurement model, including CMIN/DF = 1.421, GFI = 0.931, AGFI = 0.917, NFI = 0.918, CFI = 0.974, TLI = 0.971, and RMSEA = 0.029.

Table 3: Goodness of Fit for Measurement Model

Index	Acceptable Values	Statistical Values
CMIN/DF	< 3.00 (Hair et al., 2006)	586.870/413 = 1.421
GFI	≥ 0.85 (Sica & Ghisi, 2007)	0.931
AGFI	≥ 0.80 (Sica & Ghisi, 2007)	0.917
NFI	≥ 0.80 (Wu & Wang, 2006)	0.918
CFI	≥ 0.80 (Bentler, 1990)	0.974
TLI	≥ 0.80 (Sharma et al., 2005)	0.971
RMSEA	< 0.08 (Pedroso et al., 2016)	0.029
Model summary		**Acceptable Model Fit**

Remark: CMIN/DF = The ratio of the chi-square value to degree of freedom, GFI = Goodness-of-fit index, AGFI = Adjusted goodness-of-fit index, NFI = Normed fit index, CFI = Comparative fit index, TLI = Tucker-Lewis index, and RMSEA = Root mean square error of approximation
Source: Created by the author.

Discriminant validity is important for the research because it consists of various latent variables with several indicators signifying the constructs (Ab Hamid et al., 2017). Fornell and Larcker (1981) mentioned that discriminant validity is supportive when the value is larger than all inter-construct/factor correlations, as shown in Table 4.

Table 4: Discriminant Validity

	BI	PU	PEOU	SI	TRUST	FC	UB
BI	**0.845**						
PU	0.650	**0.683**					
PEOU	0.347	0.444	**0.739**				
SI	0.486	0.601	0.371	**0.722**			
TRUST	0.558	0.589	0.278	0.656	**0.684**		
FC	0.266	0.246	0.142	0.169	0.199	**0.759**	
UB	0.557	0.529	0.144	0.514	0.581	0.220	**0.711**

Note: The diagonally listed value is the AVE square roots of the variables
Source: Created by the author.

4.3 Structural Equation Model (SEM)

SEM was a critical statistical tool for studying the relationships between latent constructs and latent and observed variables (Yuan et al., 2017). The results in Table

5 show the structural model fit in this study with CMIN/DF = 2.372, GFI = 0.882, AGFI = 0.862, NFI = 0.858, CFI = 0.912, TLI = 0.904, and RMSEA = 0.052.

Table 5: Goodness of Fit for Structural Model

Index	Acceptable Values	Statistical Values
CMIN/DF	< 3.00 (Hair et al., 2006)	1010.586/426 = 2.372
GFI	≥ 0.85 (Sica & Ghisi, 2007)	0.882
AGFI	≥ 0.80 (Sica & Ghisi, 2007)	0.862
NFI	≥ 0.80 (Wu & Wang, 2006)	0.858
CFI	≥ 0.80 (Bentler, 1990)	0.912
TLI	≥ 0.80 (Sharma et al., 2005)	0.904
RMSEA	< 0.08 (Pedroso et al., 2016)	0.052
Model summary		**Acceptable Model Fit**

Remark: CMIN/DF = The ratio of the chi-square value to degree of freedom, GFI = Goodness-of-fit index, AGFI = Adjusted goodness-of-fit index, NFI = Normed fit index, CFI = Comparative fit index, TLI = Tucker-Lewis index, and RMSEA = Root mean square error of approximation
Source: Created by the author.

4.4 Research Hypothesis Testing Result

In Table 6, hypothesis results of the structural equation modeling were measured by the standardized path coefficient value (β) and t-value. P-value <0.05 is a measure of the significant effect.

Table 6: Hypothesis Results of the Structural Equation Modeling

Hypothesis	(β)	t-value	Result
H1: PU→BI	0.488	8.112*	Supported
H2: PEOU→BI	0.053	1.012	Not Supported
H3: PEOU→PU	0.446	7.787*	Supported
H4: SI→BI	0.107	2.343*	Supported
H5: TRUST→BI	0.276	5.646*	Supported
H6: TRUST→UB	0.379	6.569*	Supported
H7: FC→BI	0.128	2.904*	Supported
H8: BI→UB	0.369	6.893*	Supported

Note: * p<0.05

The results are explicated and discussed as follows:

H1 supports the relationship between perceived usefulness and behavioral intention, reflected in the standardized path coefficient value of 0.488 (t-value = 8.112). Perceived usefulness is the expectation of adopting CRTMPA that can improve taxpayers' ability to timely and accurately pay the road tax to avoid penalties (Mallin & DelVecchio, 2008).

H2 fails to approve the support relationship between perceived ease of use and behavioral intention with a standardized path coefficient of 0.053 (t-value = 1.012). The results are against the claim that perceived ease of use can determine the level of easiness linked to using the road tax mobile payment application of GDT (Liébana-Cabanillas et al., 2014).

H3 confirms that perceived ease of use significantly impacts perceived usefulness, revealing the standardized path coefficient value of 0.446 (t-value = 7.787). Many studies aligned that perceived ease of use positively impacted perceived usefulness towards using new system technology (Barry & Jan, 2018; Davis, 1989; Faqih & Jaradat, 2015; Gefen et al., 2003).

H4 validates the significant impact of social influence and behavioral intention, showing a standardized path coefficient value of 0.107 (t-value = 2.343). According to Samnang et al. (2021), social influence dominates taxpayers' intention to use e-tax services, as other significant people refer to them.

H5 supports the significant relationship between trust and behavioral intention, subsequent in a standardized path coefficient of 0.276 (t-value = 5.646). Trust CRTMPA can be derived from how government convinces its citizens to pay road tax with the new e-system (Becerra & Gupta, 2003; Lee & Turban, 2001; McKnight & Chervany, 2000).

For **H6**, trust significantly impacts the use behavior of CRTMPA among Cambodian taxpayers with a standardized path coefficient of 0.379 (t-value = 6.569). The results are supported by Shareef et al. (2011) that perceived trust in the e-government service can conceive e-service adoption.

H7 results that facilitating conditions significantly impact behavioral intention with a standardized path coefficient of 0.128 (t-value = 2.904). Venkatesh et al. (2003) mentioned that facilitating conditions are crucial considering factors to determine users' intention to use a new system technology, which can be implied to the behavioral intention of taxpayers to use CRTMPA.

H8 shows the support relationship between behavioral intention and use behavior, represented in a standardized path coefficient of 0.369 (t-value = 6.893). It can be explained that people with high intentions to use a new system technology tend to act (Leong et al., 2013; Wiafe et al., 2019).

5. Conclusions and Recommendation

5.1 Conclusion and Discussion

The research objectives have been verified to examine determinants of taxpayers' use behavior of CRTMPA in Siem Reap, Cambodia. The data were assessed from 500 taxpayers in Siem Reap who have experienced using road tax mobile payment applications. Consequently, perceived usefulness, social influence, and facilitating conditions significantly impact behavioral intention. Perceived ease of use also significantly impacts perceived usefulness. In

addition, trust and behavioral intention significantly impact the use behavior of CRTMPA among Cambodian taxpayers. On the contrary, perceived ease of use does not significantly impact behavioral intention.

The findings can be discussed that perceived usefulness can enhance the confidence and belief in using CRTMPA, improving taxpayers' ability to pay timely and accurately pay road tax to avoid penalties (Gong et al., 2004). Perceived ease of use is fundamental to any new technology to endorse behavioral intention (Sarmah et al., 2021). This study regarded CRTMPA should be effortless. However, this study fails to confirm this statement. Taxpayers also see easy-to-use CRTMPA can be viewed as taxpayers' advantage.

Supported by Venkatesh et al. (2003), social influence as influencers that taxpayers receive the opinions and feedback from others to use CRTMPA is significant. This study also relates trust with e-government service that can promote behavioral intention and use behavior of taxpayers to use CRTMPA (Becerra & Gupta, 2003; Lee & Turban, 2001; McKnight & Chervany, 2000). Confirmed by many scholars, it found that facilitating conditions determined behavioral intention and use behavior (Gupta & Arora, 2020; Magsamen-Conrad et al., 2015; Sobti, 2019; Tan, 2013; Venkatesh et al., 2003). Furthermore, AlAwadhi and Morris (2008) also found that behavioral intention influenced use behavior, which can be implied that the behavioral intention of taxpayers can lead to the actual and successful use of CRTMPA.

5.2 Recommendation

The recommendations can be dedicated to the improvement of CRTMPA. In light of this General Department of Taxation, tax branch directors, ICT policymakers, and related businesses should consider the significant factors to adopt CRTMPA successfully. Since 2000, Cambodia has been embracing the adoption of Information and Communications Technologies (ICT) as a catalyst to speed up its administrative reform effort by forming the National ICT Development Authority (NiDA) (Sang et al., 2009). Accordingly, CRTMPA is an excellent e-government service that could provide Cambodians with versatility, faster transaction, greater convenience, time-saving, and lower costs.

The findings will benefit stakeholders such as top management of GDT, tax branch directors, director of information and communication department, relevant ICT policy maker, businesses, and other government institutions to clearly understand the main determinants of behavioral intention and factors affecting user behavior. Perceived usefulness, social influence, and facilitating conditions should be strategized to enhance behavioral intention. CRTMPA can be promoted as a national agenda on how the system is easy and provides vast benefits to the public. Therefore, it demonstrates the linkage between ease-of-use usefulness in users' perception. Social influence should be endorsed through the government's affirmation and real users' testimonials. In addition, the tax department has to ensure internet connectivity, and the software can serve the use of a large number of people to avoid system error and complexity.

CRTMPA is a tool for tax management for both government and its citizen. Cyber security can be highly addressed to the public. The tax department must provide service to consult with its users on using the system accurately and transparently. Consequently, the public can build trust with its government, express behavioral intention, and use the behavior of CRTMPA, especially Cambodian taxpayers. Nevertheless, perceived ease of use fails to prove its significance on behavioral intention but can determine perceived usefulness. Ease of use should be further endorsed by the collaboration between government and system developers to consistently improve and upgrade the system's user interface (UI) and user experience (UX).

5.3 Limitation and Further Study

Some limitations can be discussed for the direction of future studies. Firstly, this research focused on only Cambodia road tax mobile payment applications other than the mobile payment applications of GDT. Hence, the research may not apply to other types of technology. Secondly, the research's sample has been based only on taxpayers who owned a car in Phnom Penh. Thus, the study results may not generally be practical in other regions. Thirdly, this research contains limited constructs to determine factors affecting behavioral intention and use of behavior taxpayers. The future study should extend the conceptual framework. Lastly, the qualitative study should be further explored for a deeper analysis.

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