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Examining Taxpayers' Behavior in Phnom Penh to Use Cambodia Road Tax Mobile Payment Application

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Abstract

Purpose: Cambodia Road Tax Mobile Payment Application (CRTMPA) was newly introduced in 2021, and the system requires a large adoption among its citizen. Hence, this study investigates the behavioral intention and use behavior of taxpayers in Phnom Penh to use CRTMPA. 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:** 500 taxpayers in Phnom Penh 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:** All hypotheses are supported in this study. Perceived usefulness, perceived ease of use, 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. **Conclusions:** This study contributes to the General Department of Taxation, tax branch directors, ICT policymakers, and related businesses to improve the adoption rate of CRTMPA.

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

JEL Classification Code: E44, F31, F37, G15

1. Introduction

Information and Communications Technologies (ICTs) provide new means of engagement and relationships which establish a modern society, transforming into an information society or a network society (Wallace, 2012). Moreover, mobile phone usage, internet usage, and broadband adoption were major forces of economic growth in third-world economies (Bahrini & Qaffas, 2019). According to Teicher et al. (2002), ICT provides a new public management approach, leading to new ways of public service provision and communication between citizens and their governments. Public administrations inevitably need information and communications technologies to transform their organization from paper-based processes to automated systems.

According to Prakas Number 1332 of the Ministry of Economic and Finance, Cambodia, the General Department of Taxation (GDT) is responsible for domestic tax collections. GDT's mission is to provide tax education, tax

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information, and tax guidance to all taxpayers to comply well with the tax law, regulations, and instructions. Its second mission is to undertake tax enforcement measures by implementing tax auditing and penalizing taxpayers if they do not comply with the tax law or regulations. In 2021, GDT also launched its newly developed application, namely Cambodia Road Tax Mobile Payment Application (CRTMPA), to facilitate taxpayers to pay their road tax through online payment and get their road tax stickers at their doors (Sang et al., 2009).

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). Cambodia recognized that ICT is a well-known engine for growth and an enabler to increasing competitiveness of all economic sectors. Cambodia Road Tax Mobile Payment Application (CRTMPA) was newly introduced in 2021 to provide cashless solutions for Cambodians, and the system requires a large adoption among its citizen. Hence, this study investigates the behavioral intention and use behavior of taxpayers in Phnom Penh to use CRTMPA.

2. Literature Review

2.1 Perceived Usefulness

Davis (1989) defined perceived usefulness as the level of belief that using a system would boost individual job performance. Here, perceived usefulness can be defined as the degree to of taxpayers believe that road tax mobile payment application would enhance their tax payment performance. Perceived usefulness was viewed as customers' perception of the strength of a new service that gives them greater benefits and can improve their performance when using it (Mathwick et al., 2001). Perceived usefulness is positively linked to consumers' behavioral intention and use behavior towards certain technologies. Under the technology acceptance model (TAM), this construct was used to foresee its relationship with behavioral intention (Park & Kim, 2014). Additionally, it had a significant relationship with behavioral intention to adopt a specific technology (Saeed & Al-Emran, 2018; Sarmah et al., 2021). 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 the extent to which a person believes that using a particular technology would require no effort (Radner & Rothschild, 1975). Davis (1989) mentioned that perceived ease of use was viewed as the individual perception of easy and effortless operations of a certain system. Davis (1989) stated that this construct was an antecedent of perceived usefulness. This means that ease of use can be one of the main determinants of acceptance and use of new technologies. Perceived ease of use has been discovered as a main determinant of new technology acceptance (Liébana-Cabanillas et al., 2014). Furthermore, perceived ease of use significantly predicted attitudes and intentions toward new technologies (Molinillo et al., 2018). Based on the discussion of the relationship between perceived ease of use, perceived usefulness, and behavioral intention, this research proposes the following hypotheses:
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 service usage is determined by other viewpoints (Venkatesh et al., 2003). Peers can dominate the intention to use technology because they work together. Therefore, they can influence each other. Furthermore, social influence can be considered the effect of a particular attitude from influential groups that can determine an individual's behavior (Vongurai, 2020). According to the unified theory of acceptance and use of technology (UTAUT) model, social influence considerably affected intention if using technologies or innovative systems was an obligation (Venkatesh et al., 2003). Ali et al. (2016) also confirmed that social influence significantly influenced students' intentions. 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

Rotter (1980) defined trust as an expecting sense from which a promise can be based. According to Warkentin et al. (2002) and Pavlou (2003), trust is vital in socioeconomic interactions where uncertainty may have happened. Trust can be a main challenge in e-service adoption as it requires trust in any transaction (Carter & Bélanger, 2005; Horst et

al., 2007), as online transactions may come with risks and uncertainties (Bélanger & Carter, 2008). When trust is built, perceived risk and uncertainty may be reduced, positively impacting users' intentions. Trust positively affects an individual's intentions except for any perceived complexity (Lean et al., 2009). 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) defined facilitating conditions as people's perception of the resource readiness to help technology usage. It can also refer to resource accessibility, such as technical infrastructure or organizational structure supporting services. Many studies discovered that this construct was a determinant of behavioral intention and use behavior (Gupta & Arora, 2020; Magsamen-Conrad et al., 2015; Sobti, 2019; Tan, 2013; Venkatesh et al., 2003). Moreover, other studies revealed that this construct significantly influenced behavioral intention because available resources would push behavioral intention and use behavior (Ali et al., 2016; Raman et al., 2014). According to other studies on students' acceptance of e-learning systems at Taiwan technical university. 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 was defined as the perceptive demonstration of individual readiness to express any behavior formed by attitude and affected by subjective norms (Ajzen & Fishbein, 1975). Moreover, behavioral intention measures the probability of service use (Venkatesh et al., 2003) or readiness to do something or perform any behavior. Many research studies discovered that behavioral intention affected behavior performance (Alam et al., 2020; Alsaif, 2014; El-Masri & Tarhini, 2017; Gupta & Arora, 2020) or actual use or use behavior (Al Mansoori et al., 2018; Sarmah et al., 2021; Sobti, 2019; Wang & Shih, 2009) and was the most significant antecedent of individual's actual behavior (Zhang et al., 2012). Furthermore, Samnang et al. (2021) found that behavioral intention strongly influenced use 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

Samnang et al. (2021) has defined user behavior was taxpayers' performance of their tax obligations by using e-tax services. For this research, use behavior referred to emotional and physical acts of taxpayers when they use road tax mobile payment application of GDT. Ali et al. (2016) studied factors of acceptance and use of ReWind in Malaysia by using modified UTAUT found use behavior was significantly determined by behavioral intention. Kijsanayotin et al. (2009) identified factors influencing intention and use of IT in health centers in Thailand using existing theoretical frameworks and the result of the study showed that behavioral intention influenced IT use. This was confirmed by other studies (Alam et al., 2020; Sarmah et al., 2021; Sobti, 2019).

3. Research Methods and Materials

3.1 Research Framework

From the five literatures, the conceptual framework was constructed from the previous research model of 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.

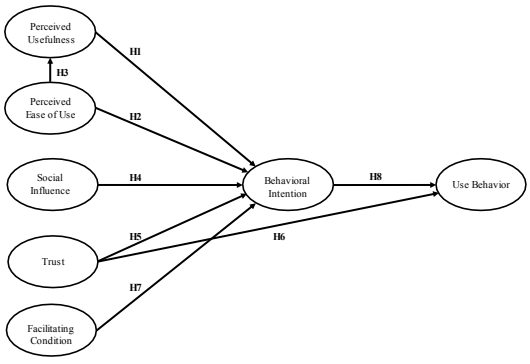

Figure 1: Conceptual Framework

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 investigates the behavioral intention and use behavior of taxpayers in Phnom Penh to use CRTMPA. 500 taxpayers in Phnom Penh who have experienced using road tax mobile payment applications were employed. 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.

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, indicating good strength. The alpha for perceived ease of use was 0.766 showing good strength. The alpha for trust was 0.666, with moderate strength. The alpha for social influence was 0.761, with good strength. The alpha for facilitating conditions was 0.734 with good strength. The alpha for the behavioral intention was 0.785, with good strength. The alpha for use behavior was 0.832 with very good strength.

3.4 Population and Sample Size

The target population is taxpayers who have experienced using road tax mobile payment applications in Phnom Penh province, Cambodia. Using the calculator of Soper (2022), the expected result size was at 0.2, statistical power at 0.8, 7 latent variables, 31 observed variables, 0.05 probability, and 425 as recommended minimum sample. Therefore, the researcher collected 500 samples.

3.5 Sampling Technique

The sample techniques are judgmental and convenience sampling. Judgmental sampling is to choose taxpayers with experience using road tax mobile payment applications located in Phnom Penh province, Cambodia. 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

In Table 1, the demographic results from 500 participants show that males are 59 percent and females are 41 percent. Most respondents are between 26 and 35 years old at 31.2 percent, 36-45 years old at 24.8 percent, 46 and above at 23.6 percent, and 18-25 years old at 20.4 percent. Bachelor's degree takes the largest group of 57.8 percent. Most respondents are corporate employees at 30.2 percent, and the last group is others at 1.6 percent. Furthermore, 52.2 percent usually drive 4-6 days per week.

Table 1: Demographic Profile

Demographic and General Data (n=500)		Frequency	Percentage
Gender	Male	295	59.0%
	Female	205	41.0%
Age	18 - 25 years old	102	20.4%
	26 - 35 years old	156	31.2%
	36 - 45 years old	124	24.8%
	46 and above	118	23.6%
Education	High school graduate and below	137	27.4%
	Bachelor's degree	289	57.8%
	Master's degree	51	10.2%
	Doctor's degree	23	4.6%
Occupation	Students	88	17.6%
	Corporate Employee	151	30.2%
	Government Employee	125	25.0%
	Self-Employed	89	17.8%
	Unemployed	21	4.2%
	Retired	18	3.6%
	Others	8	1.6%
Frequency of Driving	1-3 days/week	125	25.0%
	4-6 days/week	261	52.2%
	7 days/week	114	22.8%

4.2 Confirmatory Factor Analysis (CFA)

CFA was applied to analyze the measurement model with the structural equation model (SEM). The CFA's result

indicated that all items in each variable are significant and have factor loading to prove discriminant validity. According to Hair et al. (2006), the significance of factor loading of each item and acceptable values can be defined with the goodness of fit. In Table 2, Factor loadings are higher than 0.50, and the p-value of lower than 0.05. Sekaran and Bougies (2013) suggested that the acceptable Cronbach's Alpha coefficient value must be equal to or greater than 0.60. Furthermore, Fornell and Larcker (1981) indicated that the Composite Reliability (CR) is greater than the cut-off point of 0.6, and Average Variance Extracted (AVE) is higher than the cut-off point 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 and Srivastava (2015)	6	0.859	0.678-0.750	0.860	0.506
Perceived Ease of Use (PEOU)	Thakur and Srivastava (2015)	4	0.880	0.745-0.860	0.883	0.654
Trust (TRUST)	Chiu et al. (2017)	5	0.824	0.624-0.773	0.826	0.489
Social Influence (SI)	Venkatesh et al. (2003)	4	0.772	0.625-0.737	0.775	0.464
Facilitating Condition (FC)	Venkatesh et al. (2003)	5	0.835	0.655-0.771	0.839	0.512
Behavioral Intention (BI)	Venkatesh et al. (2003)	3	0.891	0.833-0.884	0.891	0.732
Use Behavior (UB)	Gupta and Arora (2020)	4	0.775	0.559-0.750	0.783	0.477

From Table 3, the goodness of fit indices is used to approve the measurement model in the CFA. The values show the acceptable measurement model fit, including CMIN/DF = 1.446, GFI = 0.931, AGFI = 0.917, NFI = 0.920, CFI = 0.974, TLI = 0.970, and RMSEA = 0.030.

Table 3: Goodness of Fit for Measurement Model

Index	Acceptable Values	Statistical Values
CMIN/DF	< 3.00 (Hair et al., 2006)	597.353/413 = 1.446
GFI	≥ 0.85 (Sica & Ghisi, 2007)	0.931
AGFI	≥ 0.80 (Sica & Ghisi, 2007)	0.917
NFI	≥ 0.80 (Wu & Wang, 2006)	0.920
CFI	≥ 0.80 (Bentler, 1990)	0.974
TLI	≥ 0.80 (Sharma et al., 2005)	0.970
RMSEA	< 0.08 (Pedroso et al., 2016)	0.030
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.

As demonstrated in Table 4, Hair et al. (2006) mentioned that discriminant validity was used to ensure that a constructed measure was distinctive and could represent phenomena others could not cover. In order to test discriminant validity, the researcher must compare the squared correlation of a pair of constructs with AVE for each pair of constructs (Fornell & Larcker, 1981).

Table 4: Discriminant Validity

	BI	PU	PEOU	SI	TRUST	FC	UB
BI	**0.856**						
PU	0.544	**0.711**					
PEOU	0.303	0.235	**0.809**				
SI	0.596	0.574	0.203	**0.681**			
TRUST	0.561	0.548	0.251	0.648	**0.699**		
FC	0.388	0.227	0.235	0.396	0.421	**0.716**	
UB	0.688	0.521	0.296	0.634	0.666	0.560	**0.691**

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 usually applied in several research studies of behavioral characteristics by exploring the relationships between observed and latent variables (Moshagen, 2012). According to Table 5, the results show the structural model fit in this study with CMIN/DF = 2.528, GFI = 0.872, AGFI = 0.851, NFI = 0.855, CFI = 0.907, TLI = 0.898, and RMSEA = 0.055.

Table 5: Goodness of Fit for Structural Model

Index	Acceptable Values	Statistical Values
CMIN/DF	< 3.00 (Hair et al., 2006)	1077.059/426 = 2.528
GFI	≥ 0.85 (Sica & Ghisi, 2007)	0.872
AGFI	≥ 0.80 (Sica & Ghisi, 2007)	0.851
NFI	≥ 0.80 (Wu & Wang, 2006)	0.855
CFI	≥ 0.80 (Bentler, 1990)	0.907
TLI	≥ 0.80 (Sharma et al., 2005)	0.898
RMSEA	< 0.08 (Pedroso et al., 2016)	0.055
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

The research objectives are to test hypotheses that can be measured by the standardized path coefficient value (β) and t-value. P-value <0.05 is a measure of the significant effect. Consequently, all hypotheses are supported in this study.

Table 6: Hypothesis Results of the Structural Equation Modeling

Hypothesis	(β)	t-value	Result
H1: PU→BI	0.143	6.415*	Supported
H2: PEOU→BI	0.315	3.085*	Supported
H3: PEOU→PU	0.235	4.550*	Supported
H4: SI→BI	0.334	6.558*	Supported
H5: TRUST→BI	0.207	4.310*	Supported
H6: TRUST→UB	0.403	6.984*	Supported
H7: FC→BI	0.197	4.224*	Supported
H8: BI→UB	0.511	9.279*	Supported

Note: * $p<0.05$

From Table 6, the findings can be extended:

H1 reveals that perceived usefulness significantly impacts behavioral intention to use CRTMPA among Cambodian taxpayers, reflected in the standardized path coefficient value of 0.143 (t-value = 6.415). Customers' perception that technology gives them greater benefits and can improve their performance is positively linked to their behavioral intention (Mathwick et al., 2001).

H2 confirms that a standardized path coefficient value of 0.315 (t-value = 3.085) supports the relationship between perceived ease of use and behavioral intention. Many scholars indicated that perceived ease of use is a main determinant of new technology acceptance (Liébana-Cabanillas et al., 2014). In this study, the ease of use of CRTMPA can encourage taxpayers' behavioral intention.

H3 shows that perceived ease of use significantly impacts perceived usefulness, revealing the standardized path coefficient value of 0.235 (t-value = 4.550). The results can be implied that perceived ease of use significantly predicts the usefulness of using a new system technology (Molinillo et al., 2018).

H4 verifies the significant impact of social influence and behavioral intention, representing a standardized path coefficient value of 0.334 (t-value = 6.558). It has been indicated that social influence as viewpoints of other important persons can encourage users to use new technology (Venkatesh et al., 2003).

H5 approves the significant relationship between trust and behavioral intention, resulting in a standardized path coefficient of 0.207 (t-value = 4.310). Trust can be a main domain of new technology adoption, which determines users' behavioral intention (Carter & Bélanger, 2005; Horst et al., 2007).

In **H6**, trust has a significant impact on the use behavior of CRTMPA among Cambodian taxpayers. With a standardized path coefficient of 0.403 (t-value = 6.984). Lean et al. (2009) pointed out that trust positively affects an individual's intentions and user behavior.

The **H7** results show that facilitating conditions significantly impact behavioral intention with a standardized path coefficient of 0.197 (t-value = 4.224). Resource accessibilities are technical infrastructure or organizational structure supporting services that were a determinant of behavioral intention and use behavior (Gupta & Arora, 2020; Sobti, 2019; Venkatesh et al., 2003).

H8 affirms the significant relationship between behavioral intention and use behavior, represented in a standardized path coefficient of 0.511 (t-value = 9.279). Many evidences align that behavioral intention the use behavior as users strongly believe it would enhance their performance (Al Mansoori et al., 2018; Sarmah et al., 2021; Sobti, 2019; Wang & Shih, 2009).

5. Conclusions and Recommendation

5.1 Conclusion and Discussion

This study fulfills its objectives of the behavioral intention and use behavior of taxpayers in Phnom Penh to use CRTMPA. The qualified data was derived from 500 taxpayers in Phnom Penh who have experienced using road tax mobile payment applications. The results are that all hypotheses are supported in this study. Perceived usefulness, perceived ease of use, 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.

A discussion can be made of the findings. Perceived usefulness can be defined as the degree to which taxpayers believe that road tax mobile payment application would enhance their tax payment performance, which they tend to be willing to use (Mathwick et al., 2001). Aligned with Davis (1989), perceived ease of use as the individual perception of easy and effortless CRTMPA can greatly promote the benefits of use. Furthermore, Molinillo et al. (2018) confirmed that perceived ease of use predicts attitudes and intentions toward using new technologies.

As peers can dominate the users' intention to use technology, it can determine that other taxpayers would refer taxpayers to use CRTMPA to avoid penalties for non-compliance behavior (Vongurai, 2020). Trust is a vital component that positively affects an individual's intentions and the use of a new system like CRTMPA (Lean et al., 2009). Moreover, facilitating conditions such as hardware and software significantly influenced behavioral intention to use CRTMPA (Ali et al., 2016; Raman et al., 2014). Finally, when behavioral intention strongly demonstrates, it can influence use behavior (Samnang et al., 2021).

5.2 Recommendation

This study's recommendations can be made upon the findings. Since perceived usefulness, ease of use, social influence, and facilitating conditions significantly impact behavioral intention. The General Department of Taxation, tax branch directors, ICT policymakers, and related businesses can consider these factors to improve the adoption rate of CRTMPA. CRTMPA is a technology to collect the tax timely, accurately, and conveniently. The tax department should cooperate with the system developers to consistently update and upgrade the system to be easy to use and reliable to build public trust. Therefore, there should have been no report on cyber security issues. Moreover, it should be easy to understand how to use it. To promote the great benefits of CRTMPA, the tutorial video and positive message on advertising should be focused on drawing the public perceptions of its usefulness and their related communities as social influence.

Facilitating conditions should be improved in terms of infrastructure to make the application easy and reliable. In addition, ICT policymakers should encourage the public to understand how CRTMPA could prevent them from false action or penalties for non-compliance behavior. CRTMPA should be an active and cashless solution for the great benefit of the country. Besides, the adoption of CRTMPA is the important goal of achieving the tax revenue target and how the Cambodian government communicates to the people how the tax would enhance the country's economy and the quality of its people's lives.

5.3 Limitation and Further Study

This research has some limitations. 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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