

## **ABSTRACT**

*The implementation of e-retribution technology at Pasar Manis Banyumas as part of the smart city initiative faces challenges in user acceptance, including merchants' lack of understanding in using the system and low awareness of the benefits of e-retribution. This affects the optimization of local revenue through market retribution. User acceptance is crucial for the success of e-retribution systems. Analyzing the factors influencing technology acceptance is essential to enhance public participation and streamline tax payments, which are still reliant on conventional methods. This study employs the Combined-Theory of Planned Behaviour-Technology Acceptance Model (C-TPB-TAM) to analyze factors affecting the acceptance of e-retribution technology. The method integrates psychological (TPB) and technical (TAM) aspects through questionnaires distributed to 84 respondents, with data analysis using Structural Equation Modelling (SEM) based on Partial Least Squares (PLS). The results of this study show that two hypotheses have no significant effect, while eight hypotheses related to the use of e-retribution are accepted with a positive and significant impact, including PEOU affects ATT with a T-Statistic value of 3.333, PEOU affects PU with a T-Statistic value of 1.978, PEOU affects PU with a T-Statistic value of 60.437, PU affects ATT with a T-Statistic value of 3.747, ATT affects BI with a T-Statistic value of 4.547, BI affects B with a T-Statistic value of 4.152, PBC affects BI with a T-Statistic value of 5.581, and SN affects B with a T-Statistic value of 2.484.*

**Keywords:** C-TPB-TAM, e-retribution, technology acceptance, SEM-PLS, smart city.