

THE SIGNIFICANCE OF PERCEIVED EASE OF USE AND PERCEIVED USEFULNESS OF THE CORE TAX ADMINISTRATION SYSTEM (CORETAX SYSTEM) TO IMPROVE TAXPAYER COMPLIANCE

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Abstract

Indonesia is actively developing various regions to improve the welfare of the community, educate the nation, and provide adequate infrastructure. Local governments also play a role through regional autonomy by managing their sources of income to support the implementation of regional governance and development. Local revenues come from taxes, levies, profits of locally owned enterprises, and other local sources. Taxes are the main source of state revenue to fund development and build public services for society. That is why taxpayer compliance to pay taxes is very important. The Directorate General of Taxes has implemented a new system to address this issue by introducing the Core Tax Administration System (coretax system), an information technology-based system that aims to simplify, integrate, and automate tax administration to improve efficiency and service quality. The Technology Acceptance Model (TAM), in this study, is used to explain how coretax system can affect taxpayers' compliance. The purpose of this study is specifically to analyze the effect of taxpayers perceived ease of use and perceived usefulness of the coretax system on tax compliance. This study is quantitative in approach and relies on primary data gathered using a survey method by distributing questionnaires through social media within one month to respondents. Respondents were taxpayers who had used coretax system. A convenient method was employed to select respondents and resulting in a total of 275 respondents. The results show that the perceived ease of use and perceived usefulness of the coretax system have a significant effect on taxpayers' compliance in Indonesia. This implies that the ease of use and usefulness should be taken into consideration when designing new technology since they can lead to some outputs, such as compliance. Furthermore, encouraging the adoption of coretax system is also significant to improve taxpayers' compliance, which in turn will improve tax revenue.

KEYWORDS: Core Tax Administration System (CTAS), Coretax System, Perceived Ease of Use, Perceived Utilization, Tax Compliance

INTRODUCTION

Indonesia has carried out massive and sustainable national development in various regions in order to improve people's welfare, educate the nation's life, and provide proper facilities and infrastructure for the community (Inasius et al., 2020). The same thing is also done by local governments with the implementation of regional autonomy, by which each region has the responsibility to manage sources of income independently to finance government activities and the implementation of development in its region (Basri et al., 2021). Based on the provisions of the applicable laws and regulations, regional own source revenue (Pendapatan Asli Daerah/PAD) comes from various sources, such as local taxes levied by the local government, retribution for the utilization of public facilities or services, profit sharing from equity participation in regional-owned enterprises (Badan Usaha Milik Daerah/BUMD), and various other revenues sourced from local potential (Rahayu & Athoillah, 2022).

Taxes are the main source of state revenue used to finance various development programs and public services. Therefore, the level of taxpayer compliance is a crucial factor in ensuring the fiscal sustainability of a country (Hasanudin et al., 2020). In Indonesia, despite various efforts to improve tax compliance, the level of tax compliance still shows fluctuations and has not reached the expected target (Lahutung et al., 2021). Based on data from the Ministry of Finance (2023), the level of taxpayers' compliance in 2023 reached 80.6%, which indicates the need for an evaluation of the factors that influence taxpayer compliance (Indonesian Tax Consultants Association, 2023).

Manual tax management often causes a number of obstacles, such as errors in calculating, delays in data processing, and difficulties in preparing tax reports, which ultimately cause information to be inaccurate and monitoring to be less effective (Fauzi et al., 2024). Manual systems hinder the government's ability to monitor and analyze tax data directly, thus reducing the effectiveness of tax management. Therefore, the implementation of a more modern and integrated system is essential to improve the efficiency of the tax administration process and reduce errors (Al-Maliki, 2025). One of the latest solutions introduced is Core Tax Administration System (coretax system) initiated by the Directorate General of Taxes. Coretax system is an information technology-based system designed to improve efficiency in tax management and administration in Indonesia (Alfirdaus & Anas, 2024). Coretax system integrates various taxation services in one digital platform that facilitates the administrative process, from registration to tax reporting and payment (Al-Maliki, 2025).

The main objective of the coretax system is to simplify, integrate, and automate various taxation business processes, starting from the initial stage of taxpayer registration, data management, reporting, to the tax payment process by optimizing technology. The coretax system is expected to increase the efficiency and effectiveness of tax administration and improve the quality of service to the community (Darmayasa & Hardika, 2024).

The implementation of coretax system in Indonesia faces challenges related to the protection of taxpayers' data. A study by Archives Des Sciences (2024) highlights the importance of implementing robust data protection measures to ensure taxpayer privacy is maintained in the CTAS system. There are many countries that have adopted technology-based tax administration systems to improve tax compliance. For example, Eswatini introduced an e-tax system to improve compliance and reduce compliance costs. Despite low initial adoption, mandatory e-filing increased timely payments and reduced tax arrears.

According to the Technology Acceptance Model (TAM), two factors, i.e perceived usefulness and perceived ease of use, are significant in influencing new technology acceptance. Many studies have examined TAM in a variety of contexts. For instance, one of the seminal works by Venkatesh et al. (2021) confirms the effect of perceived ease of use and usefulness on user intentions and behavior in using technology-based systems. However, in the context of coretax system adoption, this study argues that perceived usefulness and perceived ease of use not only affect intention to adopt the coretax system but can also improve taxpayers' compliance. The effect of perceived usefulness and perceived ease of use on several outputs has been widely examined in a variety of technologies, e.g. Abdinoor and Mbamba, 2017; Boonsiritomachai and Pitchayadejanant, 2017; Dávideková and Škola Manažmentu, 2016; Dhraief *et al*, 2018; Pantow *et al*, 2020; Kusuma et al., 2022). However, there are still gaps in this research area since previous studies still show mixed results. The mixed results can be dependent on the contexts that the previous studies brought. Harahap et al. (2023) indicate that perceived ease, perceived effectiveness, and perceived efficiency on the implementation of the tax administration e-system do not affect taxpayers' compliance. In line with Harahap et al. (2023), Hasari (2019) shows that perceived convenience does not affect intention to use e-filling system. Noch & Pattiasina (2017) demonstrate that perceived convenience, perceived risk and taxpayer satisfaction affect the adoption of e-filing system, but perceived usefulness does not affect the use of the e-filing system. Meanwhile, Agung & Tanamal (2021), Noch & Pattiasina (2017), and Purwiyanti & Laksito (2020) provide support to TAM.

Relying on the argument of TAM, this study predicts that in the context of coretax system

adoption, perceived ease of use and perceived usefulness not only affect coretax adoption but can eventually affect taxpayers' compliance. Thus, the objective of this study is to provide additional evidence on the effect of perceived ease of use and perceived usefulness on taxpayers' compliance.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Technology Acceptance Model (TAM)

Davis (1989) developed a model that explains how users accept technology, known as the Technology Acceptance Model (TAM). In this model, Davis uses the Theory of Reasoned Action (TRA) as the basic theory. The TAM is used to analyze the various factors that influence the acceptance of technology by users. This model aims to identify the key factors that determine the extent to which information technology can be accepted. By understanding this, researchers can find out the reasons why a system may not be accepted by users and take the necessary corrective steps (Tambun & Ananda, 2022). According to the TAM, two main factors influence technology integration, namely: (1) perceived usefulness, which refers to a belief that a system, such as coretax system will provide benefits and improve user performance. In other words, this perception reflects individual beliefs that the coretax system can help taxpayers work more effectively and efficiently; (2) perceived ease of use, which indicates a belief that coretax system is designed with simplicity, easy to understand and operate.

Taxpayer Compliance

According to the Decree of Ministry of Finance No. 554/KMK.04/2000, taxpayer compliance is the action of taxpayers in fulfilling their tax obligations by the laws and regulations as well as tax implementation provisions that apply in a country. Taxpayers are individuals or entities that, according to tax regulations, are required to carry out tax obligations, including as collectors or with holders of certain taxes. One of these obligations is to report taxes periodically to the Directorate General of Taxes (Ashari, Muhammad & Utami, 2019).

Coretax System

Coretax system is an integrated digital platform that modernizes and accelerates tax administration by automating the registration, reporting, and payment processes. This system makes it easier for taxpayers to do taxation online, increases supervision, transparency, and accountability, as well as reduces errors and speeds up tax data processing (Cindy & Chelsya, 2024). The main function of the coretax system is to provide a platform that facilitates tax administration for taxpayers and tax authorities. This system includes tax data collection, electronic generation and submission of tax returns, and tax payments through integrated channels (Setiadi & Anisa, 2024). The implementation of the coretax system aims to improve the efficiency, effectiveness, and accountability of tax management by reducing manual processes. This system accelerates tax administration and makes it easier for taxpayers to access services online to calculate, report, and pay taxes, as well as provide guidance and notifications related to reporting and payment (Alfirdaus & Anas, 2024).

Hypothesis Development

According to TAM, perceived ease of use and perceived usefulness play an important role in technology adoption. Davis (1989) proved this notion and found that perceived usefulness and perceived ease of use can increase user acceptance and the use of information systems. According to Davis (1989), perceived usefulness refers to the extent to which a person believes that the use of a particular technology will effectively improve performance. Meanwhile, perceived ease of use refers to the level of individual confidence that the use of technology is easy and requires less effort. Previous study supports that perceived ease of use and perceived usefulness has impact on technology adoption, among others are Ho *et al.* (2003), Venkatesh *et al* (2003), Chua *et al* (2004), Yang (2005), Abu Shanab and Pearson (2007), Sun *et al* (2010), Clodfelter (2010), Zarmponi *et al*

(2010), Wang *et al* (2011), Lin and Wang (2012), Peng *et al* (2012), Tang *et al* (2012), Li and Liu (2014), Abbas and Hamdy (2015), Shaikh and Karjaluoto (2015), Catherine *et al* (2017).

In the context of Indonesia, Agung & Tanamal (2021) provide support to TAM and find that perceived usefulness, perceived ease, satisfaction, system quality, and taxpayer knowledge have a positive impact on taxpayer intention to use the e-filing system. Furthermore, a study conducted by Noch & Pattiasina (2017) shows that perceived convenience, usefulness, risk and taxpayer satisfaction simultaneously affect the use of the e-filing system.

Relying on the argument of TAM, this study predicts that in the context of coretax system adoption, perceived ease of use and perceived usefulness not only affect coretax adoption but can eventually affect taxpayers' compliance. This prediction is supported by Purwiyanti & Laksito (2020), who show that perceived ease, perceived benefit, and satisfaction of using e-filing can increase taxpayers' compliance. Based on the argument of TAM and the support of previous studies, the hypotheses of this study are formally formulated as follows:

H₁: Perceived ease of use of the coretax system can increase taxpayers' compliance.

H₂: Perceived usefulness of the coretax system can increase taxpayers' compliance.

In addition, the relationship between perceived of use and usefulness as well as taxpayers' compliance are depicted in the folloeing Figure 1.

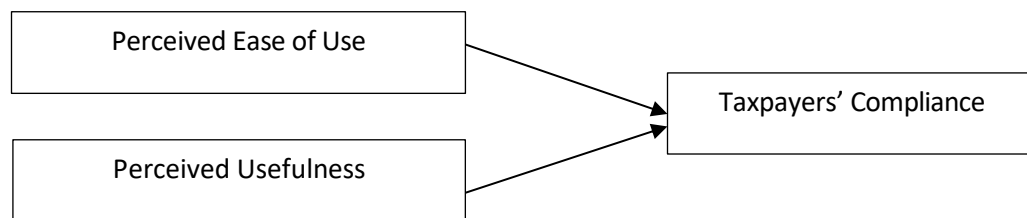


Figure 1. Research Model

RESEARCH METHOD

This study is quantitative in approach and relies on the survey method to collect primary data. Data were collected from respondents who are taxpayers who had used coretax system in Indonesia. Sample respondents were selected using a convenient sampling technique, which resulted in 275 respondents as the final sample. A set of questionnaires adopted from Davis (1989) was distributed to respondents through social media within one month of the data collection period. The responses from the respondents were scored based on a 5-point Likert scale (from 1, indicating strongly disagree, to 5, indicating strongly agree). Data collected from the respondents were further analyzed using multiple linear regression.

RESULTS AND DISCUSSION

Instrument Test

Validity Test Result

A validity test using the Pearson correlation test shows that all items show $R_{\text{statistic}}$ bigger than R_{table} in all items. These results show that all items are valid. The result of the test for perceived ease of use is shown in Table 1 below.

Table 1. Vailidity Test Results for Perceived Ease of Use

Item	$R_{\text{statistic}}$	R_{table}	Result
1	0.715	0.118	Valid
2	0.816	0.118	Valid
3	0.592	0.118	Valid
4	0.236	0.118	Valid
5	0.665	0.118	Valid

6	0.804	0.118	Valid
7	0.697	0.118	Valid
8	0.804	0.118	Valid

The same result is shown from the validity test for perceived usefulness. Each of the eleven items shows values of $R_{\text{statistic}}$ bigger than R_{table} which indicate the validity of each item of perceived usefulness. The summary of the validity test result for perceived usefulness is displayed in the following Table 2.

Table 2. Vailidity Test Results for Perceived Usefulness

Item	$R_{\text{statistic}}$	R_{table}	Result
1	0.602	0.118	Valid
2	0.576	0.118	Valid
3	0.500	0.118	Valid
4	0.584	0.118	Valid
5	0.539	0.118	Valid
6	0.700	0.118	Valid
7	0.457	0.118	Valid
8	0.572	0.118	Valid
9	0.482	0.118	Valid
10	0.403	0.118	Valid
11	0.572	0.118	Valid

Table 3 shows the validity test results for taxpayers' compliance, as all items demonstrate values of $R_{\text{statistic}}$ bigger than R_{table} . These results indicate the validity for all items of taxpayers' compliance.

Table 3. Vailidity Test Results for Taxpayers' Compliance

Item	$R_{\text{statistic}}$	R_{table}	Result
1	0.670	0.118	Valid
2	0.214	0.118	Valid
3	0.539	0.118	Valid
4	0.280	0.118	Valid
5	0.605	0.118	Valid
6	0.646	0.118	Valid
7	0.861	0.118	Valid
8	0.570	0.118	Valid
9	0.861	0.118	Valid
10	0.646	0.118	Valid
11	0.861	0.118	Valid

Reliability Test

A reliability test is aimed at evaluating the extent to which a measurement is reliable and consistent. Using the Cronbach's alpha test, a variable is considered reliable if the Cronbach's alpha value is or exceeds 0.60. The following Table 4 summarizes the reliability test results.

Table 4. Reliability Test Results for All Variables

Variable	Cronbach's Alpha	Threshold	Result
Perceived Ease of Use (PEU)	0,828	0,60	Reliable
Perceived Usefulness (PUS)	0,712	0,60	Reliable
Taxpayers' Compliance (TC)	0,853	0,60	Reliable

Based on Table 4, all variables have Cronbach's alpha value bigger than 0.60. It indicates the reliability for all variables.

Classical Assumptions Test

Normality Test

The normality test aims to test whether the residuals in the regression model follow a normal distribution. The Kolmogorov-Smirnov test is used to test the normality of the data. The normality test result, as shown in Table 5 demonstrate a P-value of 0.185, greater than 0.05 which indicates a normal distribution of the data residuals.

Table 5. Normality Test Result

	Unstandardized Residual
N	275
Asymp. Sig. (2-tailed)	0.185

Multicollinearity Test

The multicollinearity test aims to determine the correlation between independent variables in the regression model. Multicollinearity can be indicated by the tolerance value, which is greater than 0.10 or the VIF value, which is less than 10. Table 6 shows the results of the multicollinearity test in this study.

Table 6. Multicollinearity Test Result

Variable	Colinearity Statistic		Result
	Tolerance	VIF	
Perceived Ease of Use (PEU)	0.662	1.510	No multicollinearity
Perceived Usefulness (PUS)	0.663	1.510	No multicollinearity

Based on Table 6, each independent variable has a tolerance value of more than 0.10 and a VIF value of less than 10. This indicates no multicollinearity in the model.

Heteroscedasticity Test

The heteroscedasticity test aims to check differences in residual variances in the regression model. This test was carried out using the Glejser test and the results are summarized in Tabel 7 below.

Table 7. Heteroscedasticity Test Result

Variable	Sig.	Alpha	Result
Perceived Ease of Use (PEU)	0.722	0.05	No heteroscedasticity
Perceived Usefulness (PUS)	0.103	0.05	No heteroscedasticity

Based on Table 7, all independent variables have a P-value more than 0.05, indicating no heteroscedasticity found in the regression model.

Multiple Linear Regression Analysis

Data were analyzed using multiple linear regression with the help of SPSS software, and the results are summarized in Table 8 below.

Table 8. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Standard Error	Beta	t	
Constant	2.010	2.719		0, 739	
PEU	1.005	0.058	0, 733	17.390	0.000
PUS	0.253	0,075	0, 143	3.386	0.001
Adj R _{square}	0.680				
F _{statistic}	288.751				
Sig.	0.000				

Based on the results in Table 8, perceived ease of use ($t=17.390$; $P\text{-value}=0.000$) and perceived usefulness ($t=3.386$; $P\text{-value}=0.001$) show significant effects on taxpayers' compliance, leading to the acceptance of hypotheses 1 and 2. The results support that perceived ease of use and perceived usefulness of the coretax system tends to improve taxpayers' compliance. The coefficient determination of 0.680 indicates that perceived ease of use and perceived usefulness of coretax system contribute to the variance of taxpayers' compliance by 68%, while the remaining 32% is explained by other factors not included in the current model.

CONCLUSION AND LIMITATION

This study provides additional evidence on the positive effect of perceived ease of use and perceived usefulness of coretax system on taxpayers' compliance. In other words, perceived ease of use and perceived usefulness of the coretax system tend to increase taxpayers' compliance. This result supports the TAM that perceived ease of use and perceived usefulness are two important determinants of technology acceptance. It implies the importance of designing a system with simplicity and ease. In addition, it also implies that benefits should be put into consideration when building a new system.

This study is not without limitations. One of the limitations includes limited determinant factors, only perceived ease of use and perceived usefulness. The determining factors of tax compliance may include internal and external factors. Future studies should include more factors to provide a more comprehensive conclusion. The determinant factors of technology adoption in the TAM may not apply in all situations and all technologies. Thus, studying TAM in different contexts and situations is significant to provide a more comprehensive understanding of what influences technology acceptance. Finally, the factors influencing technology adoption may not be limited to the factors in the TAM. They may be context and situation-specific. Future studies should explore more factors to extend the TAM model to fit the context of interest, as in accordance with the recommendation of researchers, including Legris *et al*, 2003 and Sun *et al*, (2010).

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