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PERCEIVED BENEFITS AND EASE OF USE OF CORETAX ON MSME TAX AWARENESS IN BANYUMAS

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Abstract

Digital transformation in tax administration is part of tax reform aimed at improving service efficiency and taxpayer compliance. The Directorate General of Taxes has developed the Coretax system as a form of modernization based on information technology. From the perspective of the Technology Acceptance Model (TAM), technology acceptance is influenced by perceived benefits and perceived ease of use. Therefore, understanding the perceptions of MSME taxpayers toward Coretax is important in increasing tax awareness. This study aims to analyze the effect of perceived benefits and perceived ease of use on the tax awareness of Micro, Small, and Medium Enterprise (MSME) taxpayers in Banyumas Regency. This research uses a quantitative approach with a survey method involving 46 MSME taxpayers. Data were collected through questionnaires and analyzed using validity tests, reliability tests, and multiple linear regression analysis. The results show that perceived benefits and perceived ease of use have a positive effect on tax awareness, but only perceived ease of use has a significant effect. These findings indicate that the higher the perceived ease of use of Coretax , the higher the tax awareness, while perceived benefits does not significantly increase tax awareness. This study provides implications for tax authorities to continuously improve the quality of digital tax systems and strengthen the socialization of Coretax usage by emphasizing ease of use in order to enhance MSME taxpayers' awareness.

Keywords: Coretax, Technology Acceptance Model - perceived benefits, Technology Acceptance Model - perceived ease of use, tax awareness, MSMEs.

INTRODUCTION

Digital transformation in tax administration has become a key agenda for tax system reform in various countries, including Indonesia. The digitalization of tax services aims to improve administrative efficiency, transparency, and the quality of service to taxpayers. The Indonesian government, through the Directorate General of Taxes (DGT), continues to modernize the tax system by leveraging information technology to enhance taxpayer awareness. One innovation being developed is the implementation of the Coretax Administration System, designed to digitally integrate various tax services and improve the effectiveness of tax administration management. (Directorate General of Taxes, 2021; Binus Accounting, 2025).

The Coretax system is expected to facilitate taxpayers in fulfilling their tax obligations, such as reporting, payments, and other tax administration processes, more quickly, accurately, and transparently. With an integrated system, the tax administration process can be carried out more efficiently, thereby minimizing administrative errors and improving the quality of tax services (Directorate General of Taxes, 2021). The implementation of a digital-based system in tax administration is expected to enhance taxpayer compliance, particularly in the Micro, Small, and Medium Enterprises (MSMEs) sector, which makes a significant contribution to the national economy. MSMEs are the backbone of the Indonesian economy, dominating the business sector and contributing significantly to Gross Domestic Product (GDP) and national employment. Therefore, the government, through various fiscal policies and digitalization programs, is striving to increase tax awareness among MSMEs to optimize their contribution to state revenue (Ministry of Finance of the Republic of Indonesia, 2022). Furthermore, the MSME sector contributes approximately 60.5% to the national GDP and employs approximately 96.9% of the workforce. Therefore, increasing tax awareness in this sector is a crucial strategy for strengthening state revenue and national economic development (Directorate General of Taxes, 2023; Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2022).

The success of technology adoption, particularly in the context of the tax system, depends heavily on how users perceive the benefits and ease of use of the technology. This is in line with the Technology Acceptance Model (TAM) framework, which explains that the acceptance of a technological system is influenced by two main factors: perceived benefits and perceived ease of use (Davis, 1989). Perceived usefulness refers to the user's level of belief that using a system will improve their performance, while ease of use relates to the extent to which the system is perceived as easy to understand and use. These two factors are believed to play a crucial role in determining the level of technology acceptance by users, including the use of digital systems in tax administration (Venkatesh & Davis, 2000). For Micro, Small, and Medium Enterprises (MSMEs), which often face limited financial resources, human resources, and technical capabilities, these two perceptions play a much more crucial role. Positive perceptions of usefulness and ease of use can encourage adoption, while negative perceptions can create resistance and additional burdens (Romney & Steinbart, 2018).

Tax compliance reflects a taxpayer's ability to fulfill all tax obligations in accordance with applicable regulations, both in formal and material aspects (Yulianti & Darmawan, 2019). A high level of tax compliance, supported by a good understanding of regulations among Micro, Small, and Medium Enterprises (MSMEs), can encourage taxpayer awareness to carry out tax obligations voluntarily and in accordance with applicable regulations, thereby contributing to increased state revenue from the tax sector and creating a more conducive and stable business climate for national economic development (Directorate General of Taxes, 2023). Given the dynamic and diverse characteristics of MSMEs, understanding the factors that influence their awareness, particularly regarding perceptions of the newly implemented Coretax system, is crucial for the Directorate General of Taxes to formulate intervention strategies that are more targeted, effective, and responsive to the needs and challenges faced by MSME taxpayers in adapting to modern tax technology (Directorate General of Taxes, 2021). The results of this study are expected to provide input for the Directorate General of Taxes in designing strategies for socialization, training, and development of the Coretax system to better align with the needs and perceptions of MSME taxpayers, thereby increasing tax awareness. Based on this description, this study aims to analyze the influence of perceived benefits and ease of use of the Coretax system on tax awareness among MSME taxpayers in Banyumas Regency.

The results of this study are expected to contribute academically to the development of studies on technology acceptance in tax administration by providing empirical evidence regarding the application of the Technology Acceptance Theory (TAM) to the Indonesian tax context. They also offer practical implications for tax authorities in improving the effectiveness of Coretax system implementation by contributing to an understanding of the factors influencing tax awareness. This can provide valuable input for the Directorate General of Taxes in designing strategies for socialization, training, and development of the Coretax system to better align with the needs and perceptions of MSME taxpayers, which in turn can increase tax awareness.

Several previous studies have shown that perceived benefits and ease of use of digital tax systems can influence taxpayer compliance levels. A tax system that is perceived benefits and easy to use will encourage taxpayers to be more compliant in fulfilling their tax obligations

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(Susanto & Meiryani, 2019). Research conducted by Larasati et al. (2022) also shows that the perceived usefulness and ease of use of e-Filing have a positive influence on taxpayer compliance. Furthermore, other research shows that the implementation of a technology-based tax administration system can improve taxpayer compliance by facilitating the tax reporting and payment process (Nugroho & Zulaikha, 2020). Although various studies have examined the acceptance of technology in digital tax systems, this study offers novelty in several aspects. First, empirically, this research provides evidence of a direct relationship between MSME taxpayers' perceptions of the Coretax system and tax awareness in the geographical context of Banyumas Regency, an area that has not been widely studied. Second, theoretically, this study uses the Technology Acceptance Model (Davis, 1989) to determine the factors influencing MSME taxpayers' tax awareness regarding digital systems. Third, practically, the research findings will provide more targeted recommendations for the Directorate General of Taxes and other stakeholders in designing socialization, training, and system development programs that are more in line with the needs and perceptions of MSMEs, thereby increasing the effectiveness of Coretax and ultimately increasing the tax awareness of Micro, Small, and Medium Enterprises (MSMEs) taxpayers who have diverse business characteristics.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Theoretical Basis

Technology Acceptance Model (TAM) Theory

The Technology Acceptance Model (TAM) is a widely used model to explain user acceptance of information technology. This model was first developed by Davis (1989), who explained that user acceptance of technology is influenced by two main factors: perceived benefits and perceived ease of use. Perceived benefits is a person's belief that using a technological system can improve their performance or productivity. Meanwhile, perceived ease of use is a person's belief that using the technology does not require significant effort and is easy to understand and use. According to Venkatesh and Davis (2000), these two factors significantly influence user attitudes toward accepting and using new technology. In the context of a digital tax system, taxpayer acceptance of technology is strongly influenced by their perceptions of the system's benefits and ease of use. If a digital tax system is perceived as beneficial and easy to use, the level of acceptance and use of the system will increase.

Perceived benefits

Perceived benefits refer to an individual's perception of the various advantages obtained from the use of a product or service. In the context of digital taxation, perceived benefits relates to the extent to which taxpayers believe that using a digital tax system can simplify the tax administration process, increase the efficiency of tax reporting, and assist in fulfilling tax obligations more effectively. A digital tax system that provides tangible benefits to taxpayers will encourage increased use of the system. Therefore, perceived benefits is an important factor influencing the level of technology acceptance in enhancing their performance (Davis 1989). Therefore, perceived benefits are considered one of the key factors influencing the level of technology acceptance in tax administration systems.

Perceived Ease of Use

Perceived ease of use is the level of user belief that a technology is easy to understand and use without requiring significant effort (Davis, 1989). In the context of a digital tax system, ease of use can be measured by the ease of accessing the system, understanding the available menus and features, and the ease of reporting and paying taxes. If a digital tax system is perceived as easy to use, taxpayers will be more likely to use it continuously. Conversely, if the system is perceived as complicated or difficult to use, this can be a barrier to technology acceptance by taxpayers.

Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are a business sector that plays a vital role in the national economy. MSMEs contribute significantly to Gross Domestic Product (GDP) and employment in Indonesia. Despite their significant contribution to the national economy, tax compliance in the MSME sector remains a challenge for the government. This is due to various factors such as limited tax knowledge, limited human resources, and limited use of digital technology. Therefore, the implementation of a digital tax system such as Coretax is expected to help improve tax compliance in the MSME sector.

Coretax System (Coretax Administration System)

The Coretax System (Coretax Administration System) is the core tax administration system developed by the Directorate General of Taxes as part of the tax administration reform program in Indonesia. This system is designed to integrate various tax services into a single, integrated digital platform (Directorate General of Taxes, 2021). Through the Coretax system, various tax administration processes, such as taxpayer registration, tax return (SPT) reporting, tax payments, and tax monitoring, can be carried out more effectively and efficiently. The implementation of Coretax is expected to improve the quality of tax services and support increased taxpayer compliance.

Taxpayer Awareness

Tax awareness is a condition in which taxpayers have the understanding, attitude, and willingness to voluntarily fulfill their tax obligations in accordance with applicable regulations without coercion. This includes knowledge of tax regulations, a positive attitude toward the importance of taxes for development, and actual behavior such as paying and reporting taxes correctly and on time. Tax awareness is also influenced by various factors, such as the level of tax knowledge, perceptions of the system's ease of use, trust in the government, and the effectiveness of outreach efforts by the tax authorities. Thus, the higher the level of tax awareness, the greater the level of voluntary taxpayer compliance in fulfilling their obligations.

Previous Research

Several previous studies have shown that the acceptance of technology in digital tax systems can influence taxpayer compliance levels. Tax systems that are perceived as useful and easy to use tend to increase taxpayer compliance in fulfilling their tax obligations. A summary of previous research can be seen in Table 1.

Tabel 1.

No.	Researcher & Year	Research Method and Data Analysis Technique	Research Variables	Research Results
1.	Davis (1989)	Used two studies involving a total of 152 users and four application programs.	Perceived Usefulness and Perceived Ease of Use.	These two factors determine technology acceptance by users.
2.	Venkatesh & Davis (2000)	Quantitative research method with a longitudinal field study design.	Perceived Usefulness and Perceived Ease of Use.	Perceived usefulness and ease of use influence technology acceptance.
3.	Hamid, A. A., Razak, F. Z. A., Bakar, A. A., &	Quantitative research method, using a survey, analyzed using	perceived usefulness and perceived ease of use and	The higher an individual's perception of the usefulness and ease of use of e-government, the

	Abdullah, W. S. W. (2016)	multiple regression analysis	continuance intention to use e-government.	more likely they are to continue using the service.
4.	Susanto & Meiryani (2019)	Quantitative research method using a questionnaire survey and PLS-based Structural Equation Modeling (SEM) data analysis techniques.	Information Technology, Tax Compliance.	Information technology has a positive effect on taxpayer compliance.
5.	Yuliatic, N. N., & Fauzi, A. K. (2020)	An associative approach using primary data collected through a questionnaire.	Tax literacy, service quality, tax sanctions, Tax Compliance.	Tax literacy and service quality do not significantly influence MSME taxpayer compliance. However, tax sanctions have been shown to significantly influence MSME taxpayer compliance.
6.	Nugroho & Zulaikha (2020)	Quantitative method using questionnaires and analyzed using linear regression analysis.	Tax Administration System, Tax Compliance.	Modern tax administration systems improve taxpayer compliance.
7.	Kartikasari, N. L. G. S., & Yadnyana, I. K. (2020)	Quantitative method using multiple linear regression analysis.	Tax knowledge, tax sanctions, taxpayer awareness, tax compliance.	There is a positive and significant influence of tax knowledge, tax sanctions, and taxpayer awareness on the compliance of MSME Taxpayers.
8.	Hapsari, A., & Kholis, N. (2020)	Quantitative approach. Primary data collected through questionnaires.	Tax rates, tax sanctions, understanding of tax regulations, and modernization of the tax administration system, taxpayer awareness, tax compliance.	Tax compliance among MSMEs at the Karanganyar Pratama Tax Office (KPP Pratama) is influenced by several factors, including tax rates, tax penalties, understanding of regulations, and modernization of the tax administration system.
9.	Pratiwi & Utami (2021)	Research approach Quantitative Explanatory (causal) research.	Perceived benefits, perceived ease of use, and	Perceived benefits and perceived ease of use positively and significantly influence

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		Data collection technique Questionnaire	compliance with annual tax return reporting.	compliance with annual tax return reporting.
10.	Larasati et al. (2022)	Quantitative research method using a survey approach and analyzed using multiple linear regression (SPSS).	Perceived benefits, ease of use, and tax compliance.	Perceived benefits and ease of use of e-Filing have a positive effect on taxpayer compliance.
11.	Ginting et al. (2023)	Quantitative research method using a survey approach and analyzed using multiple linear regression.	Perceived usefulness and perceived ease of use of the e-Filing system on taxpayer compliance.	Perceived usefulness and perceived ease of use of the e-Filing system have a significant positive influence on taxpayer compliance.
12.	Misbahuddin, M. H., & Kurniawati, Y (2025)	Literature review method, collecting data through analysis and field observation.	Implementation of the CoreTax Administration System (CTAS), Tax management efficiency, Tax management effectiveness, Tax management transparency.	The implementation of the CoreTax Administration System (CTAS) shows increased efficiency, effectiveness, and transparency in tax management.
13.	Purnomo, Sadiqin, & Arvita (2025)	A qualitative approach using in-depth interviews with tax system users and secondary data analysis from literature and related documents.	CoreTax Application Implementation, Taxpayer Compliance, and Tax Reporting Efficiency	CoreTax Implementation Increases Tax Reporting Efficiency and Improves Taxpayer Compliance
14.	Ekaputra, A., & Triyani, N. (2025)	Using a Systematic Literature Review (SLR). Examining and synthesizing the results of various previous studies (journals/scientific articles) on Tax Understanding, Tax Rate Policy, and MSME Tax Compliance	Tax understanding has a positive and significant impact on MSME compliance.	The higher the understanding, the higher the compliance. Tax rates have inconsistent effects (mixed results). Positive if the rates are perceived as fair. Negative if the rates are perceived as burdensome.

15.	Nur Afiah, Ahmad, Suharti Sirajuddin, Kartika Septiary Musa, Dedi Harianto (2026)	Research Method: Community Service Approach: Socialization, Training, Direct Assistance.	Qualitative descriptive analysis technique: CoreTax Implementation, Digital Tax Assistance/Training. Tax Understanding, Tax Awareness, Tax Compliance.	90% of MSMEs are able to file their Tax Returns independently. There has been an increase in: Tax Understanding, CoreTax Usage Skills, and Tax Awareness and Compliance.

Hypothesis Development

Based on the Technology Acceptance Model (TAM) theory proposed by Davis (1989), the acceptance of a technology is influenced by two main factors: perceived usefulness and perceived ease of use. In the context of digital tax systems, specifically the Coretax Administration System (CORETAX), taxpayers' perceptions of the system's benefits and ease of use can influence their decision to use the system to fulfill their tax obligations. If the Coretax system is perceived as beneficial and easy to use by taxpayers, the system's usage rate will increase. Increasing the use of digital systems in tax administration is expected to increase taxpayer awareness in fulfilling their tax obligations. Conversely, if taxpayers perceive the system as difficult to use or does not provide significant benefits, this can create resistance to using the system and potentially decrease taxpayer awareness.

The Influence of Perceived Benefits on Taxpayer Awareness

In the context of the Technology Acceptance Model (TAM), perceived benefits refer to an individual's perception of the advantages obtained from using a technology, especially in enhancing job performance and task efficiency (Davis, 1989). In the context of a digital tax system, perceived benefit relates to the extent to which taxpayers believe that using a digital tax system can simplify the tax administration process and increase efficiency in tax reporting and payment. Perceived benefit is a key construct in the Technology Acceptance Model (TAM) proposed by Davis (1989). In this model, perceived benefit is defined as an individual's level of belief that using a technology system will improve their performance. In the context of digital taxation, the higher the perceived benefit perceived by taxpayers towards the digital tax system, the greater their tendency to accept and use the system. This ultimately can increase efficiency and awareness in tax reporting and payment.

Research conducted by Larasati et al. (2022) shows that the perceived benefit of the e-Filing system has a positive effect on taxpayer compliance. This suggests that when taxpayers perceive the benefits of using a digital tax system, they will be more compliant in fulfilling their tax obligations.

H1: Perceived benefits of the Coretax system has a positive effect on taxpayer awareness among MSMEs.

The Effect of Ease of Use on Taxpayer Awareness

Ease of use is the level of user confidence that a technological system is easy to understand and use (Davis, 1989). An easy-to-use digital tax system will increase taxpayers' comfort in fulfilling their tax obligations. Ease of use is a key construct in the Technology Acceptance Model (TAM) that plays a role in influencing individual technology acceptance. According to Davis (1989), perceived ease of use refers to the level of belief that a system does not require significant effort to use. In the context of digital taxation, the higher the level of ease of use perceived by taxpayers, the greater their tendency to accept and use the system, which ultimately can increase comfort and awareness in fulfilling tax obligations.

Research conducted by Susanto and Meiryani (2019) shows that ease of use of technological systems has a positive effect on taxpayer compliance. This suggests that an easy-to-use tax system can improve taxpayer compliance in fulfilling their tax obligations.

H2: Perceived ease of use of the Coretax system has a positive effect on taxpayer awareness among MSMEs.

RESEARCH METHODS

Type of Research

This study uses a quantitative approach with a survey research method. Quantitative research is used to examine the influence between independent and dependent variables through statistical data processing. The survey method was used to obtain data directly from respondents by distributing questionnaires to MSME taxpayers in Banyumas Regency. The population in this study was all MSME taxpayers in Banyumas Regency. The sample is a subset of the population used as research respondents. The sampling technique in this study used purposive sampling, a sampling technique based on certain criteria. The research sample criteria were:

1. Taxpayers who have used or are familiar with the Coretax system.
2. Taxpayers who are willing to participate in the research.

The number of respondents in this study was 76 MSME taxpayers, consisting of 30 respondents from the Aspikmas organization and 46 respondents from the online merchant community. However, only 46 MSME taxpayers, including 13 members of the Aspikmas organization and 33 from the online merchant community, were respondents who owned or were familiar with the Coretax system.

This study uses primary data. Primary data were obtained directly from respondents through the distribution of research questionnaires to MSME taxpayers. This study used questionnaires distributed to respondents.

Operational Definition of Variables

Research Variables

This study uses two independent variables and one dependent variable. The independent variables (X) are Perceived Benefits of the Coretax System (X1) and Perceived Ease of Use of the Coretax System (X2). The dependent variable (Y) is Taxpayer Awareness).

Variable	Definition	Indicator Scale	Scale
Perceived Benefit (X1)	The level of a person's belief that using a particular system, technology, or service will provide benefits or improve their performance.	Increase tax reporting efficiency, improve taxpayer performance, and assist tax administration.	Likert-Score
Perceived Ease of Use (X2)	The level of a person's belief that a system, technology, or service is easy to understand and use without requiring significant effort.	The system is easy to understand, easy to use, and easy to access.	Likert-Score
Taxpayer Awareness (Y)	The attitude, understanding, and	Awareness of tax return reporting, tax	Likert-Score

	willingness of taxpayers to voluntarily fulfill their tax obligations in accordance with applicable regulations.	payment, and tax regulations.

The questionnaire was designed using a Likert scale with five levels of assessment:

Scale	Description
1	Strongly Disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly Agree

Data Analysis Techniques

1. Validity Test

A validity test is used to determine whether a research instrument is capable of measuring what it is supposed to measure. Test criteria: If the calculated r > table r, then the instrument is declared valid.

2. Reliability Test

A reliability test is used to determine the consistency of the research measurement tool. Test criteria: If Cronbach's Alpha > 0.70, then the instrument is declared reliable.

3. Multiple Linear Regression Analysis

Regression analysis is used to determine the effect of independent variables on the dependent variable.

Regression equation :

$$Y = a + b1X1 + b2X2 + e$$

Description:
Y = Taxpayer awareness
a = Constant
b1 = Regression coefficient of perceived benefits
b2 = Regression coefficient of ease of use
X1 = Perceived benefits
X2 = Ease of use
e = Error

4. t-Test (Partial Test)

The t-test is used to determine the effect of each independent variable on the dependent variable. Criteria: If the significance value is <0.05, the hypothesis is accepted.

5. Coefficient of Determination (R^2) Test

The coefficient of determination test is used to determine the extent of the influence of the independent variables on the dependent variable. The R^2 value indicates the percentage effect of variable X on variable Y.

RESULTS AND DISCUSSION

Research result
Respondent Overview

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Questionnaire distributed through the application platform WhatsApp with include a link to the Google Form online form for filled MSME respondents in the Regency Banyumas. Valid data collected as many as 46 respondents have use or know system coretax and do reporting through system Coretax. Here successful data distribution collected based on demographic data that includes age, type gender, last education, type of MSME and turnover for complete description general from respondents For qualitative research, the results section contains detailed sections in the form of sub-topics that are directly related to the research focus and its category.

Characteristics	Category	Amount	Percentage (%)
Gender	Man	18	39.13%
	Woman	28	60.87%
	Amount	46	100%
Age	< 25 Years	1	2.17%
	25 - 35 Years	10	21.74%
	36 - 45 Years	28	60.87%
	> 45 Years	7	15.22%
	Amount	46	100%
Last education	High School / Equivalent	12	26.09%
	Diploma (D3)	7	15.22%
	Bachelor degree)	27	58.69%
	Amount	46	100%
Types of MSMEs	Culinary / Food & Drink	18	39.13%
	Trade / Retail	11	23.91%
	Service	11	23.91%
	Fashion / Clothing	6	13.05%
	Amount	46	100%
Annual Turnover	< Rp. 300 Million (Micro)	39	84.78%
	Rp. 300 Million - Rp. 2.5 Billion (Small)	7	15.22%
	Amount	46	100%

Description Characteristics Respondents

Description characteristics respondents in study this aim for give description general about profile respondents who became object research. Respondents in this study total 46 MSME actors, which are classified based on type gender, age, level education lastly, type business, and turnover per year.

Respondent Gender

Based on results data collection, it is known that majority respondents various sex women, namely as many as 28 people (60.87%), while respondents various sex man as many as 18 people (39.13%). This show that MSME actors in study This dominated by women.

Age Respondents

Based on distribution age, some big respondents be in range aged 36–45 years, namely as many as 28 people (60.87%). Furthermore, respondents aged 25–35 years as many as 10 people (21.74%), age more from 45 years as many as 7 people (15.22%), and age not enough from 25 years as many as 1 person (2.17%). This data show that majority respondents be at the age 36 - 45 years (60.87%), which is generally more adaptive to digital technologies such as system Coretax.

Last education Respondents

Seen from level education lastly, the majority respondents own Bachelor's degree (S1) education as many as 27 people (58.69%). Meanwhile that, respondents with high school education / equivalent as many as 12 people (26.09%) and Diploma (D3) as many as 7 people (15.22%). This indicates that part big MSME actors in study This own level education Bachelor / S1 (58.69%) and show capacity intellectually sufficient adequate For understand mechanism modern taxation.

Respondent's Business Type

Based on type business, respondents dominated by the sector culinary / food and drink as many as 18 businesses (39.13%). Furthermore, the sector trade /retail and services each amounted to 11 businesses (23.91%), while fashion / convection sector as many as 6 businesses (13.05%). Findings This show that sector culinary is field the most effort interested by respondents.

Respondent 's Business Turnover

Based on annual turnover, part big respondents including in category business micro (<Rp. 300 million) as many as 39 businesses (84.78%), while respondents included in category business small (Rp. 300 million – Rp. 2.5 billion) as many as 7 businesses (15.22%). This show that majority MSME actors in study This Still be on a scale business micro. This is explain Why variable "Ease Use system Coretax" becomes very significant, because perpetrator business micro generally need practical and uncomplicated system burdensome operational daily they.

In a way overall, characteristics respondents in study This dominated by women (60.87%). Respondents who know system coretax aged 21 to 56 years and the majority aged 36-45 years (60.87%). The acknowledged system coretax dominated by respondents with background behind Bachelor's degree / S1 education (58.69%), the most common type of MSME participate in study This is Culinary / Food & Beverage (39.13%) with annual turnover majority enter in category micro or < 300 million of 84.78%. Where the minimum turnover per year Rp. 9,600,000 and a maximum of Rp. 780,000,000.

Description of Research Variables

Analysis descriptive This aim for see distribution answer respondents in each variables measured research use Likert scale 1-5.

Variables Perceived Benefits (X 1)

Variables This is measured through 15 statement items that include indicator efficiency reporting, performance must taxes and convenience administration.

Data Distribution : In general, respondents give positive assessment to benefit system Coretax.

Correlation Score : Pearson Correlation value for all items are in the range of 0.558 to 0.92893. This is show that the items in variables This own strong connection in explain benefit system for MSMEs.

Ease of Use Variable (X2)

Variables This measured through 14 related statement items with convenience access, easy interface understandable, and ease operation system.

Data Distribution : Answer Respondents on this variable showed very high consistency.

Correlation Score : The items in variable X2 have the lowest correlation value of 0.73377 and the highest reaching 0.94051. This high correlation value indicates that respondents have a uniform perception regarding the importance of simple technical aspects in the Coretax system.

Variable (Y)

This dependent variable consists of 15 statement items that measure awareness in reporting SPT, paying taxes, and understanding regulations.

Data Distribution : Respondents tend to have good awareness, but the distribution is more varied than the technology perception variable.
Correlation Score : The calculated r-value is in the range of 0.68536 to 0.94287, which reflects that although there are differences in the level of awareness between individuals, overall the data is still in the valid category for further analysis.

Data Feasibility Analysis

Based on validity test results, all statement items own r- count value > r- table (0.291), so that declared valid for measure their respective variables. In addition, the results of the reliability test show Cronbach's Alpha value above 0.7 for all variable, which indicates that instrument This own very strong consistency (very reliable) for used in testing hypothesis furthermore.

Validity Test (Instrument Accuracy)

This test compare Pearson Correlation value (r count) with r table. For amount respondents (N=46) at 5% significance, the r value of the table is 0.291.

Variables	Item	R count (*Pearson Correlation*)	R table	Information
Perceived Benefits (X1)	X1_1 to X1_15	0.558 – 0.92893	0.291	Valid
Convenience Usage (X2)	X2_1 to X2_14	0.73377 – 0.94051	0.291	Valid
Taxpayer Awareness (Y)	Y1_1 to Y1_15	0.68536 – 0.94287	0.291	Valid

Perceived Benefits Variable (X1) : All 15 items have a calculated r between 0.558 and 0.92893 (> 0.291), so they are declared valid.
Ease of Use Variable (X2): All 14 items have a calculated r between 0.73377 to 0.94051 (> 0.291), so they are declared valid.
Taxpayer Awareness Variable (Y): All 15 items have a calculated r between 0.68536 to 0.94287 (> 0.291), so they are declared valid.

Reliability Test (Instrument Consistency)

This test use Cronbach's Alpha value . Instrument stated reliable If the value is > 0.70.

Variables	Cronbach's Alpha	Criteria	Information
Perceived Benefits (X1)	0.963	> 0.70	Very Reliable
Ease of Use Variable (X2)	0.971	> 0.70	Very Reliable
Taxpayer Awareness (Y)	0.967	> 0.70	Very Reliable

X1 (Perceived Benefits sistem coretax): Alpha value 0.963 (Very Reliable).
X2 (Ease of Use Ease sistem coretax): Alpha value 0.971 (Very Reliable).
Y (Taxpayer Awareness): Alpha Value 0.967 (Very Reliable)

Multiple Linear Regression (Hypothesis Testing)

Adequacy Test (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1095,421	2	547,711	9,053	0.001
Residual	2601,557	43	60,501		
Total	3696,978	45			

The Sig. value is 0.05
This means : Because the Sig. value is 0.001 < 0.05, the regression model This fit for used . Variables X_1 and X_2 are together influential real to variable Y.

Partial t-test / Hypothesis Test Individual

Variables	B (Unstandardized)	Std. Error	Beta	t	Sig.
(Constant)	28.03	7,571		3,702	< 0.05
Perceived benefits coretax system (X1)	-0.09	0.291	-0.436	-0.341	0.7340
Ease of use coretax system (X2)	0.66	0.297	0,849	2,212	0.0322

Effect of Perceived benefits coretax system (X_1) on Awareness (Y):

1. Sig. Value. 0.734 > 0.05.
2. Conclusion: H_1 is rejected. Partially, perceived benefits do not significantly effect tax awareness of MSMEs in Banyumas.

Effect of Ease of Use (X_2) on Awareness (Y)

1. Sig. Value. 0.0322 < 0.05.
2. Conclusion: H_2 is accepted. Partially, ease of use has a positive and significant effect on tax awareness of MSMEs in Banyumas.

Multiple Linear Regression Equation

Based on mark Unstandardized Coefficients :

Y = 28.03 - 0.09 X 1 + 0.66 X 2

Research result show that for MSME actors in the Regency Banyumas, ease of use of the system Coretax (X 2) far more important in increase awareness tax compared to with perceived benefits its function (X 1). This give implications practical for authority tax that socialization Coretax should focus on simplification steps use technically mandatory MSME tax feels comfortable to use. Analysis

Coefficient Determination (Model Summary)

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.544	0.296	0.264	7,778

The Adjusted R-Square value is 0.264.

Meaning : variable Perceived benefits coretax system (X_1) and Ease of Use coretax system (X_2) gives contribution by 26.4% against awareness MSME taxation (Y). The remainder 73.6 % is influenced by other factors outside study this.

Discussion

The effect of Perceived Benefits Coretax System on Tax Awareness of MSMEs

Based on the results of hypothesis testing, the variable perceived benefits coretax system does not have a significant effect on awareness. taxation on MSME actors in Banyumas Regency, so that H 1 rejected.

Theoretically, in the Technology Acceptance Model (TAM), perceived benefits should push use system. However, in context of MSMEs in Banyumas, Perceived Benefits from Coretax (like efficiency time or accuracy calculation) not yet Enough strong For move awareness tax in a way independent. This is allegedly Because MSME actors still look at tax as burden administrative, so that as sophisticated as whatever the benefits the system offered, no necessarily increase awareness they If no accompanied by with understanding in - depth regulation.

Research result This no in line with research by Larasati et al. (2022) which states that perception the benefits of e-filing have an impact positive to compliance. However, the results This support phenomenon where at the stage beginning implementation technology new, user tend more focus on operations technical than mark plus or benefit term long from system the.

The effect of Ease of Use of the Coretax System on Tax Awareness of MSMEs

Test results statistics show variables Convenience Use influential positive and significant to awareness taxation, so that H2 accepted. Findings This prove that for MSME actors , aspects convenience access and interface simple system Far more important in grow awareness tax. When the system coretax felt easy operated, no confusing, and the instructions clearly, MSME actors will feel more believe yourself and be willing For involved in activity taxation. Convenience This reduce obstacle psychological and technical aspects that have been this become constraint main MSMEs in fulfil obligation the tax.

Research result This in line with research by Susanto & Meiryani (2019) which states that technology friendly information users can increase compliance and awareness must tax. This is confirm TAM theory that Perceived Ease of Use is determinant main in reception technology new, especially for group users who have limitations source IT resources such as MSME actors.

CONCLUSION

For MSME actors in the Regency Banyumas, perception benefit system Coretax no own influence significant to awareness taxation. This is indicates that efficiency functional system not yet capable move awareness tax in a way independent. On the other hand, the ease use proven influential positive and significant, which means aspect simple and easy technical understood become factor determinant main in increase awareness must tax. In simultaneous, both variables the contribute own more small influence to awareness taxation, and more big influence from other external factors study This.

Study Still own limitations on the number the sample studied, namely 46 respondents, and coverage variables that only focus on aspects technology so that not yet describe factor external other in a way wide. Therefore that, it is recommended for Directorate General of Taxes for more focus on simplification interface systems and education practical technical for MSMEs. For researchers next, it is hoped can add variables new like sanctions tax or socialization, as well as expand range population For increase accuracy and generalization research result

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