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Coretax Application Usage by Local Government Expenditure Treasurers: An Evaluation Based on Technology Acceptance Model

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Abstract. The study aims to evaluate the adoption of the Coretax system by government expenditure treasurers using the Technology Acceptance Model (TAM). We assesses the factors influencing users' attitudes and intentions toward using new technology. Primary data from local government public service agencies in Karanganyar and Wonogiri regencies are collected by using questionnaire, analyzed with linear regression and path analysis. Our analysis reveals that perceived usefulness and behavioral intention are scored high, indicating that the treasurers find Coretax beneficial and are strongly inclined to continue using it. However, perceived ease of use and attitude toward use showed moderate to high ratings, indicating room for improvement in terms of ease of use and user comfort. Regression analysis found that perceived ease of use significantly affects perceived usefulness, attitude toward use, and behavioral intention. However, perceived usefulness and attitude toward use did not significantly influence behavioral intention. The findings suggest that the ease of use of Coretax plays a more crucial role in shaping the treasurers' behavioral intentions than perceived usefulness or affective attitude. This study providing insights into key determinants affecting user intentions and offering empirical foundations for developing training policies, system design improvements, and implementation strategies tailored to the public sector's needs. The findings of this research are also expected to contribute to offer practical implications for strengthening national tax digitalization reforms.

Keywords: Indonesia; Tax administration; Tax system; Government treasurer; Technology acceptance usage

1. INTRODUCTION

Tax compliance by government agencies is an important element in state finances (Falsetta et al., 2024) that plays a strategic role in maintaining fiscal stability and improving the quality of state financial governance. As a budget user entity, government agencies are not only responsible for budget absorption (Situmorang et al., 2025), but also act as tax collectors and depositors for expenditure transactions carried out (Junaid, 2023). The level of compliance in tax reporting and payment not only affects the effectiveness of fiscal management, but also reflects a commitment to the principles of public accountability and administrative transparency (Lois et al., 2019). Along with the strengthening of the tax system carried out by various countries (Li et al., 2020),tax administration within government agencies has also become an increasingly relevant issue in the agenda of bureaucratic reform and strengthening national fiscal integrity.

Government expenditure treasurers have a crucial role as the in-field technical implementers in the context of implementing government agency tax obligations (Utami et al., 2024). Their duties include withholding and collecting taxes on state expenditure, preparing withholding evidence, depositing taxes into the state treasury, and reporting Periodic Tax Returns (SPT) to the Directorate General of Taxes (DJP). The accuracy and speed in carrying

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out these functions greatly determine the level of institutional tax compliance (Adiningtyas & Zulaikha, 2016; Pahmi et al., 2024). However, there are various things that can be obstacles in the implementation of tax obligations by expenditure treasurers, such as the complexity of tax regulations (Schipp et al., 2024; Walker, 2022), combined with limited human resources and lack of adequate technological support (Irianto, 2020).

The DJP responded to the existing challenges by launching the Coretax application system as part of the national tax digital transformation program (Korat & Munandar, 2025; Simanjuntak & Kusuma, 2024). The Coretax application integrates various tax services in one web-based platform (Rahmi et al., 2023), including the e-Bupot, e-Billing, e-Faktur, and Unification Periodic Tax Return reporting features. The mandatory implementation of this application in all government agencies since the January 2025 Tax Period (Korat & Munandar, 2025) aims to improve the efficiency of tax administration and strengthen the validity of reporting data. Theoretically, the digitization of this process has the potential to minimize manual input errors, speed up the reporting process, and reduce the risk of administrative fines due to late or erroneous reporting.

However, the implementation of information technology in the public sector, especially in the context of government bureaucracy, still faces a number of fundamental challenges. Among them are resistance to change and low digital literacy among state civil servants (ASN) (Herwanto et al., 2024) as well as limited adequate training and technical assistance. Therefore, understanding the factors that influence the adoption of technology in the bureaucracy is essential for the successful implementation of digital systems in the public sector. In a theoretical framework, the Technology Acceptance Model (TAM) developed by Davis (1987) offers a relevant and comprehensive approach to examining user acceptance of new technologies. Previous studies have shown that this model has been widely applied in various contexts, including in public sector information systems (Addy et al., 2024; Bassey et al., 2022). However, to date there are still limited empirical studies that specifically apply TAM in the context of the use of Coretax by expenditure treasurers in government agencies.

This research is important to fill the gap in the existing literature. Analysis of the acceptance of the Coretax system through the TAM approach can not only identify the main determinants that influence the intention to use, but also provide an empirical basis for formulating training policies, system interface designs, and implementation strategies that are more adaptive to user needs in the public sector. The results of this study are expected to provide theoretical contributions to the development of technology adoption literature in the

government sector, as well as provide practical implications for strengthening national digital tax reform.

2. LITERATURE REVIEW

Theoretical Review

This research was conducted referring to the Technology Acceptance Model (TAM) framework developed by Davis (1987). The TAM concept explains how users accept and use technology. TAM consists of two main variables, namely perceived usefulness and perceived ease of use, which influence attitude toward use and ultimately influence behavioral intention (Davis et al., 2024). The implementation of TAM can be used in the context of a country's tax administration system (Sondakh, 2017). Furthermore, in the context of a tax administration system that is required by regulation, such as Coretax, users do not have the choice to use it or not. However, TAM remains relevant to measure the extent to which users truly accept, understand, and are committed to using the system optimally in the context of a mandatory environment (Hwang et al., 2016). The behavioral intention variable in the context of this kind of mandatory environment is interpreted as the seriousness and sincerity in utilizing the system fully.

Conceptual Framework and Research Hypothesis

The research framework follows the flow of relationships between variables in the Technology Acceptance Model (TAM) concept (Hwang et al., 2016) that has been applied by many studies in the relevant context (Addy et al., 2024; Anityasari et al., 2024; Aswar et al., 2022; Sulistyowati et al., 2021; Winarno & Putra, 2020) with the following illustration and detailed hypotheses:

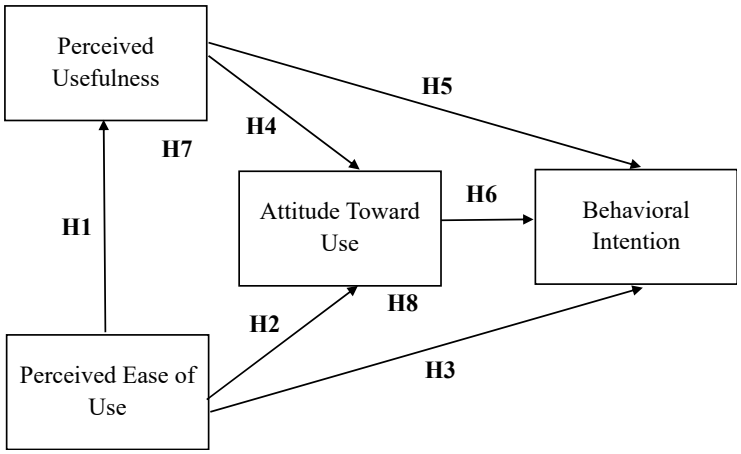

Figure 1. Conceptual Framework.

The first hypothesis tests the relationship between perceived ease of use and perceived usefulness. In the context of using the Coretax application, the easier the application is for expenditure treasurers to use, the more likely the treasurers are to feel that this application provides significant benefits in supporting their tasks, such as facilitating the reporting process and budget management.

H1: Perceived ease of use has a positive effect on perceived usefulness.

The second hypothesis suggests that perceived ease of use of an application can influence users' attitudes toward using the application. If the Coretax application is perceived as easy to use, then the expenditure treasurer is likely to develop a more positive attitude toward the application, which can increase the level of comfort and confidence in using it.

H2: Perceived ease of use has a positive effect on attitude toward use.

The next hypothesis proposes that the application's ease of use will influence users' behavioral intention to use the app in the future. The easier the Coretax app is to use, the more likely the expenditure treasurer is to have the intention to continue using it in their daily activities.

H3: Perceived ease of use has a positive effect on behavioral intention.

The next hypothesis tests whether the perceived usefulness of the application affects the user's attitude toward using the application. In this case, if the expenditure treasurer feels that the Coretax application provides significant benefits in improving efficiency and accuracy in financial reporting, they will develop a more positive attitude toward this application.

H4: Perceived usefulness has a positive effect on attitude toward use.

The next hypothesis suggests that perceived usefulness will influence users' behavioral intention to use the application in the future. If the Coretax application is perceived as useful in improving the budget management and financial reporting process, then the expenditure treasurer will be more likely to intend to continue using the application.

H5: Perceived usefulness has a positive effect on behavioral intention.

The next hypothesis emphasizes the importance of positive user attitudes toward the application in forming intentions to use the application. If expenditure treasurers have positive attitudes toward the Coretax application, they are more likely to have intentions to use the application in the future.

H6: Attitude toward use has a positive effect on behavioral intention.

hypothesis proposes that perceived usefulness mediates the relationship between ease of use and attitude toward using an application. That is, the ease of use of an application not only

affects user attitudes directly, but also through increasing perceptions of the usefulness of the application.

H7: Perceived usefulness mediates the influence of perceived ease of use on attitude toward use.

The last hypothesis proposes that attitude toward app use mediates the relationship between perceived usefulness and user behavioral intention. In this case, although perceived usefulness influences the intention to use the app, a positive attitude toward the app will strengthen the effect.

H8: Attitude toward use mediates the influence of perceived usefulness on behavioral intention.

3. RESEARCH METHOD

Research Design

This study uses a quantitative approach with an associative-causal research type. The model used is the Technology Acceptance Model (TAM), which aims to analyze the relationship between variables perceived usefulness and perceived ease of use, attitude toward use, and Behavioral Intention. The study was conducted in local government agencies of Karanganyar and Wonogiri Regencies as Coretax users with a research implementation period during May-June 2025.

Population, Sample, and Research Data

The population in this study were expenditure treasurers who used the Coretax application for tax administration at the Local Public Service Agency (BLUD). The sampling technique was saturated sampling, namely using the entire population as the object of research. This study used primary data collected through a Likert-scale questionnaire (1–6) compiled from the indicators of each TAM variable.

Research Variables

The research variables are constructed from research instruments in the form of questionnaires. Each question item is measured on a Likert scale of 1-6 to avoid neutral answers. The research variables and aspects assessed to construct the question items used include:

Table 1. Research Variables.

Variables	Assessed Aspects of Statement Items	Number of Question Items
Perceived ease of use	Technical ease, interface clarity, system navigation, need for help, and comfort of use.	8
Perceived usefulness	Work efficiency, reporting speed, ease of data validation, effectiveness, and productivity.	7
Attitude toward use	Positive attitude, satisfaction, confidence in the system, and emotional comfort in use.	5
Behavioral intention	Intention to continue using, feature exploration, long-term commitment, and recommendation to others.	10

Data analysis

The initial analysis was conducted by descriptive statistics. Furthermore, this study tested the validity and reliability of the research instrument. Validity was tested using the Confirmatory Factor Analysis (CFA) correlation through factor loading. Reliability was tested using Cronbach's Alpha statistics (≥ 0.7). Testing was continued with the classical assumption test consisting of normality (Shapiro-Wilk), multicollinearity (Variance Inflation Factor), and heteroscedasticity (Breush-Pagan) where the data passed all of these tests.

Hypothesis testing of this study was conducted through a quantitative approach based on linear regression and path analysis according to the Technology Acceptance Model (TAM) framework. The first step begins with calculating the composite score for each construct by taking the average value of the statement items in the Likert scale questionnaire 1–6. Furthermore, hypothesis testing H1 to H6 was conducted through linear regression to test the direct effect between variables. Meanwhile, the mediation hypothesis (H7 and H8) was tested using the indirect effect approach with the nonlinear combination method to determine the significance of the indirect effect in the model. All analyses were run using STATA software version 14.

4. RESULTS AND DISCUSSION

Descriptive Statistics

The analysis of research data begins with descriptive statistics to obtain an overview of the research phenomenon. The results of the descriptive analysis are presented as follows:

Table 2. Results of Descriptive Statistical Analysis.

Variable	Obs	Mean	Std. Dev.	Min	Max
Perceived ease of use	102	4.479	0.688	2.625	6
Perceived usefulness	102	5.384	0.569	3,857	6
Attitude towards use	102	4.484	0.728	2.8	6
Behavioral intention	102	5.293	0.583	4	6

There are two variables that show a tendency towards high average values, namely perceived usefulness (5.38) and behavioral intention (5.29). In this case, BLUD expenditure treasurers on average considered Coretax very useful and had a strong intention to continue using it. The other two variables have an average in the medium-high range, namely perceived ease of use (4.47) and attitude toward use (4.48), which indicates that the perception of ease and positive attitude is good but still leaves room for improvement.

Minimum–maximum range reveals variations in user experience. Perceived ease of use and attitude toward use have minimum scores below 3.0, indicating that a small portion of respondents still feel the interface is less friendly and not yet fully emotionally comfortable. In contrast, the maximum score reaches 6 for all constructs, confirming that there is a group of users who feel optimal ease and benefits and have a very positive attitude.

The implication is that system managers should target “low-score” groups with hands-on training or step-by-step guides to reduce perceived ease of use barriers; as ease improves, attitudes and behavioral intentions are expected to naturally increase. Meanwhile, high scores on perceived usefulness and behavioral intentions indicate that benefit communication has been effective. Thus, further efforts should focus on system stability and advanced features to maintain commitment to use.

Research Instrument Test and Classical Assumptions

The analysis began with verification of the quality of the instrument. Reliability tests showed that all constructs had Cronbach's $\alpha \geq 0.82$, while the factor loading of each item in the confirmatory factor analysis (CFA) exceeded 0.60. Classical assumption tests on the composite scores shows the following results: Shapiro-Wilk normality ($p > 0.05$); VIF < 2.50; and the Breusch-Pagan test ($p > 0.10$). These confirmed that the data were suitable for linear regression and path analysis.

Hypothesis Testing

The fulfillment of the validity and reliability rules of the research instrument and the classical assumptions allow the analysis to proceed to hypothesis testing. Hypothesis testing is carried out in two stages: (1) simple linear regression for the direct effects of H1–H6, and (2) chained structural equation modeling (SEM) to examine the mediation of H7–H8 simultaneously. The results of the hypothesis testing are presented as follows:

Table 3. Hypothesis Testing Results.

No	Hypothesis	Coefficient β	*p* -value	Decision
H1	Perceived ease of use → perceived usefulness	**0.481**	**<0.001**	**Accepted**
H2	Perceived ease of use → attitude toward use	**0.506**	**<0.001**	**Accepted**
H3	Perceived ease of use → behavioral intention	**0.292**	**0.0004**	**Accepted**
H4	Perceived usefulness → attitude toward use	**0.731**	**<0.001**	**Accepted**
H5	Perceived usefulness → behavioral intention	0.044	0.671	**Rejected**
H6	Attitude toward use → behavioral intention	0.085	0.287	**Rejected**
H7	*Mediation:* perceived ease of use → perceived usefulness → attitude toward use	Indirect β = **0.351**	**<0.001**	**Accepted**
H8	*Mediation:* perceived usefulness → attitude toward use → behavioral intention	Indirect β = 0.062	0.29	**Rejected**

The regression results confirm the three main paths of the Technology Acceptance Model (TAM). Perceived ease of use has a significant positive effect on perceived usefulness ($\beta = 0.48$; $p < 0.001$; $R^2 = 0.23$) which confirms H1. The same path shows that perceived ease of use increases attitude toward use which supports H2 ($\beta = 0.51$; $p < 0.001$; $R^2 = 0.44$). Perceived ease of use also increases behavioral intention which supports H3 ($\beta = 0.29$; $p = 0.0004$; $R^2 = 0.08$). The effect of perceived ease of use on perceived usefulness and attitude toward use is categorized as weak-moderate and moderate according to Hair et al. (2021), while its effect on behavioral intention is in the small-moderate range. Furthermore, perceived usefulness makes a strong contribution to attitude toward use which validates H4 ($\beta = 0.73$; $p < 0.001$). However, no significant impact was found from the variables perceived usefulness ($\beta = 0.04$; $p = 0.67$) and attitude toward use ($\beta = 0.09$; $p = 0.29$) on behavioral intention so that H5 and H6 were rejected. These results reflect that the treasurer's intention to use Coretax is more triggered by the perception of convenience directly than the perception of usefulness or affective attitude alone.

The path perceived ease of use → perceived usefulness → attitude toward use produces a significant mediation effect ($\beta\_ind = 0.35$; $z = 2.67$; $p = 0.008$) which accepts H7. This finding confirms that the ease of post-Coretax training plays a role in increasing the perception of usefulness, which in turn drives the treasurer's positive attitude. However, the path perceived

usefulness → attitude toward use → behavioral intention is not significant (β_ind = 0.06; p = 0.29) so that H8 is not supported. In this case, although perceived usefulness influences attitude, it is not strong enough to penetrate to behavioral intention when ease is taken into account.

Discussion

The Influence of Perceived Ease of Use on Perceived Usefulness

This study found a positive effect. The more intuitive and light the cognitive load perceived by treasurers, the more they considered Coretax "useful" for accelerating tax reporting. This finding is in line with the original premise of TAM and the results of e-government research in Indonesia, which places convenience as a trigger for perceived functionality.

The Influence of Perceived Ease of Use on Attitude Toward Use

Perceived ease of use has a positive effect on attitude toward use. The results indicate a strong influence: almost half of positive attitudes toward Coretax are triggered by perceived ease. Expenditure treasurers who feel the system is "user-friendly" tend to build positive affection, ranging from satisfaction to the belief that Coretax is the right decision for their agency. This confirms that user experience is the basis of emotional acceptance, not just a benefit campaign.

The Influence of Perceived Ease of Use on Behavioral Intention

This study found a positive effect of perceived ease of use on behavioral intention. Perceived ease of use also has a direct impact on behavioral intention. Although the effect is moderate, the data shows that treasurers are willing to continue using Coretax when they feel they can operate it without significant obstacles. This effect is important because it shows a cognitive shortcut, where users do not always wait for attitudes or perceptions of usefulness to commit to use. On the other hand, ease alone is enough to trigger the intention to use the system.

The Influence of Perceived Usefulness on Attitude Toward Use

The positive effect of usability on attitude was the strongest. When treasurers realized that Coretax actually improved efficiency and accuracy, they developed positive attitudes almost automatically. The large coefficients confirm that the utilitarian dimension remains crucial even though ease plays a key role. This relationship also explains why benefit literacy programs are effective in strengthening user attitudes.

The Influence of Perceived Usefulness on Behavioral Intention

There was no significant influence of the perceived usefulness variable on Behavioral Intention. Although the treasurer acknowledged the benefits of Coretax, this perception did not directly drive the intention to continue using it when convenience was taken into account. The practical interpretation: in the early stages of adoption, the sense of "easy" defeated the rationality of "usefulness" in influencing behavioral intention. This is consistent with the TAM study in the public sector which stated that effort expectancy was more dominant than performance expectancy in the early implementation phase.

The Influence of Attitude Toward Use on Behavioral Intention

The analysis results revealed that attitude toward use had no effect on Behavioral Intention . This finding suggests that a positive attitude alone is not enough to drive continued intention. This may be because treasurers are under regulatory pressure. When use is semi-mandatory, behavioral intention tends to be influenced by functional factors such as convenience, rather than just affect. From a change management perspective, these results emphasize the need for hands-on coaching rather than persuasive campaigns.

Mediation Effect of Perceived Ease of Use → Perceived Usefulness → Attitude Toward Use

Mediation analysis using the *bootstrapped indirect effect approach* clarifies the mechanism of indirect influence. The results of the analysis reveal that perceived usefulness mediates the effect of perceived ease of use on attitude toward use. This finding indicates that ease increases usefulness which then strengthens attitudes. This partial mediation confirms the classic TAM path, namely effort → performance → attitude. In practice, training activities that reduce friction costs will have a good impact. This not only makes things easier, but also fosters the treasurer's belief that the system used is indeed very useful.

Mediation Effect of Perceived Usefulness → Attitude Toward Use → Behavioral Intention

The results of the analysis show that there is no significant mediation effect. This means that attitude does not become a substantial link between benefits and usage intentions. This low influence supports the conclusions in H5 & H6 where in a regulated task environment, utilitarian and affective factors do not determine intentions, as long as the system is still perceived as easy. Policy implications: increasing user-friendliness should remain a priority; benefit campaigns or positive images can follow when ease is established.

5. CONCLUSION

This study confirms that the Technology Acceptance Model (TAM) remains relevant in explaining the behavior of using digital tax systems, especially the Coretax application, by government agency expenditure treasurers. The results of the analysis show that the perception of perceived ease of use not only has a direct effect on perceived usefulness and attitude toward use, but also significantly shapes behavioral intention to continue using the system. In contrast, the direct effect between perceived usefulness and BI, as well as between attitude toward use and BI, is not significant, indicating that affective and cognitive factors such as usefulness and attitude have not strongly driven the intention to use, especially in the context of a system that has been institutionally mandated. This finding strengthens the assumption that functional aspects are still the main determinants in technology adoption in the public sector.

Based on the findings, it is recommended that strengthening the adoption of digital tax systems such as Coretax be focused on improving user experience, especially through improving the interface, simplifying navigation, and providing technical guidance that is adaptive to the level of digital literacy of state civil servants. Case study-based technical training is also recommended as a cognitive engagement strategy that can strengthen the perception of usefulness. In addition, ongoing interventions need to be carried out to maintain long-term behavioral intentions, for example through automated feedback systems, performance-based reminders, and non-financial incentives for active users.

This study has several limitations that need to be considered. First, the approach used is cross-sectional, so it does not allow for long-term causality analysis or changes in perception over time. Second, the sample is limited to one category of users, namely government agency expenditure treasurers, so generalization to the general ASN population or to the private sector is limited. Third, the constructs in the TAM used are standard without considering external factors such as institutional pressures or organizational culture, which can actually affect technology acceptance in the public sector. Therefore, further research is expected to adopt a longitudinal approach, expand the variation of respondents, and integrate more comprehensive contextual variables.

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