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ACCEPTANCE ANALYSIS OF THE CORE TAX USING THE UTAUT MODEL: A STUDY ON INDIVIDUAL TAXPAYERS IN PALU CITY

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Abstract:
This study aims to analyze the level of acceptance of the Coretax information system from the perspective of individual taxpayers in Palu City. Using the Unified Theory of Acceptance and Use of Technology (UTAUT) model with a final sample of 105 respondents. Data collection was conducted using a questionnaire method, and the results were processed using SPSS version 26 for statistical data analysis. The results of this study indicate that performance expectations and social interactions significantly influence interest in using Core Tax, while effort expectations and facilitating conditions do not significantly influence interest in using Core Tax. The results of this study reinforce the importance of continuously improving the development of tax information systems in Indonesia so that the system can facilitate taxpayers, especially individuals, in fulfilling their tax obligations. As a suggestion for further research, the influence of other variables, such as user habits and hedonic motivations, on the intention to use Coretax can be further studied to complexify the findings of the research on Coretax use.

Keywords: Coretax Acceptance, UTAUT Model, Behavioral Intention, Individual Taxpayer

INTRODUCTION

The Core Tax Administration System (CTAS) is a new tax information system that will come into effect in 2025, replacing several previous tax information systems, including DJP Online, E-Nofa, E-Bupot, E-Filling, E-Billing, E-Faktur, and others. The Core Tax Administration System (CTAS) integrates existing systems, making it more user-friendly. The initial introduction of this system was initiated by regulations concerning tax administration system updates, stipulated in Presidential Regulation No. 40 of 2018. This tax administration system update encompasses input, process, output, storage, and communication functions (PerPres Nomor 40 Tahun 2018). In 2020, the Minister of Finance issued a decree regarding the procurement of a core tax administration system integrator, with a budget of Rp 1,228,357,900,000, or over Rp 1.2 trillion.

On October 18, 2024, the regulations for implementing the Core Tax Administration System were officially enacted, followed by a trial run of the Core Tax Administration System. These regulations clearly govern the technical implementation of the Core Tax Administration System, including chapters on electronic documents, registration and confirmation procedures, payment and deposit procedures, and other chapters governing other core tax administration systems (PMK Nomor 81 Tahun 2018). With the Core Tax Administration System, it is hoped that taxpayers will fulfill their tax administration obligations more effectively and efficiently. To determine the impact of this improved tax system, especially for individual taxpayers in Palu City.

The Unified Theory of Acceptance and Use of Technology (UTAUT) model, developed from several theories of measuring acceptance within a system, was used. This model, developed by Venkatesh et al. (2003), provides research findings on user intentions influenced by performance

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expectations, effort expectations, social interactions, and facilitating conditions. This model has been implemented in various ways, yielding diverse findings. Unlike the UTAUT 2 model, which tends to measure consumer satisfaction, which includes additional hedonic motivations, price value, and habits, researchers attempted to measure satisfaction with the use of the recently implemented information system in Indonesia, the Core Tax Administration System (CTAS), using the Unified Theory of Acceptance and Use of Technology (UTAUT) among individual taxpayers in Palu City.

Core Tax is the taxation system that will be in effect in Indonesia as of early 2025. This system manages all tax administration, including registration, payment, supervision, and audits, with the primary goal of increasing transparency, time efficiency, and data accuracy. This system automates processes such as e-filing, e-billing, and real-time tax oversight (Korat & Munandar, 2025). According to Purnomo et al. (2025), this system represents a form of tax information system implementation in Indonesia that streamlines the reporting process compared to the previous system, accommodates data errors through automation, and integrates e-billing and e-invoice systems, simplifying tax payments and reporting.

The Unified Theory of Acceptance and Use of Technology (UTAUT) model is a theoretical development of the Theory of Reasoned Action (TRA) theory that intersects with attitudes and subjective norms that influence intentions and behavior (Hale et al., 2002), Technology Acceptance Model (TAM) is a theory that intersects with perceptions and ease of use of technology also influences the acceptance of technology by users (Santi & Erdani, 2021), Motivational Model (MM) is a theory that intersects internal and external motivations that influence a person's behavior (Lavigne et al., 2007), Theory of Planned Behavior (TPB) is a development of the Theory of Reasoned Action (TRA) theory with the results of the development of the concept of perceived behavioral control (Ajzen, 1991). The Model of PC Utilization (MPCU) is a theory that intersects with motivation and social support that influence the use of technology (Thompson et al., 1991). Innovation Diffusion Theory (IDT) is a theory that deals with the spread of innovation in society, which influences the speed of innovation adoption (Brancheau & Wetherbe, 1990). Social Cognitive Theory (SCT) is a theory that emphasizes the role of social interaction, the environment, and personal behavior that influence the acceptance and use of technology (Bandura, 2001).

Performance expectancy is a person's belief that using a system will help them achieve performance benefits in their job. Five frameworks underpin the performance expectancy variable (Venkatesh et al., 2003): perceived usefulness (from the TAM/TAM 2 and TAM+TPB models), extrinsic motivation (from the MM model), task fit (from the MPCU model), relative advantage (from the IDT model), and outcome expectations (from the SCT model). Based on research conducted by Marciano et al. (2022), if a system is difficult to understand, no one will use it, leading to a low intention to use it. This study demonstrates a positive influence of performance expectancy on Sayur Box usage, consistent with research conducted by Adi Purwanto & Nofiantoro (2016). Based on the description above, the following hypothesis is formulated: H1: Performance expectations influence the interest in use Coretax.

Effort expectancy is the level of ease associated with using a system. If a system is easy to use, then the effort required will be relatively low, and conversely, if a system is difficult to use, then high effort is required to use it. Three frameworks build on the effort expectancy variable (Venkatesh et al., 2003): perceived ease of use (from the TAM/TAM 2 model), complexity (from the MPCU model), and ease of use (from the IDT model). Based on research conducted by Marciano et al. (2022), things that can make people's work easier will increase their intention to use. This study shows a positive influence of effort expectancy on the use of Sayur Box, which is in line with research

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conducted by Adi Purwanto & Nofiantoro (2016). Based on the above description, the following hypothesis is formulated: H2: Effort expectancy influences the intention to use Coretax.

Social interaction is the level at which individuals perceive the interests believed by others that will influence their use of the new system. Two frameworks build on the social interaction variable (Venkatesh et al., 2003), namely subjective norms (from the TRA, TAM 2, TPB/DTPB, and TAM + TPB models) and social factors (from the MPCU and IDT models). Based on research conducted by Elsha et al. (2022), there are mandatory instructions for using the system from the government that make social interaction ineffective. This study shows no positive and no significant influence of social interaction on interest in using E-Learning, in contrast to research conducted by Marciano et al. (2022), where the results of social interaction have a positive effect on interest in using the system due to the trend of using the system for shopping activities. Based on the description above, the following hypothesis is formulated: H3: Social interaction influences interest in using Coretax.

Facilitating conditions are the degree to which a person believes that the infrastructure is available to support the system. Two frameworks build on the facilitating conditions variable (Venkatesh et al., 2003): perceived behavioral control (from the TPB/DTPB model) and facilitating conditions (from the MPCU model). Based on research conducted by Elsha et al. (2022), the use of information systems requires supporting infrastructure. This study shows a positive and significant influence of facilitating conditions on interest in using E-Learning, in line with research conducted by Marciano et al. (2022), where the results of facilitating conditions have a positive but insignificant effect on interest in using the system due to the lack of supporting facilities in the information system. Based on the description above, the following hypothesis is formulated: H4: Facilitating conditions influence interest in using Coretax.

METHODS

This type of research is quantitative. Quantitative research is research that aims to test the relationship between two or more variables (Didin Fatihudin, 2015). This research was conducted to determine the influence of independent variables on dependent variables, namely the influence of performance expectations, effort expectations, social interactions and facilitating conditions on the interest in using Core Tax on individual taxpayers in Palu City. In processing the data, this study used the IBM SPSS 26 program. The population in this study was individual taxpayers in Palu City, and sampling was used sampling and determination the number of samples. Used the Slovin technique with a margin of error of 10% so that the number of samples obtained was 105 respondents. The type of data used in this study is primary, where in obtaining data, the researcher used a questionnaire method distributed to individual taxpayers in Palu City (Pujihastuti, 2010). The analysis technique used in this study is a descriptive analysis technique, data quality test, namely by testing validity and reliability. Classical assumption test where there is a normality test, a multicollinearity test, and a heteroscedasticity test. The last hypothesis test includes a determination coefficient test, multiple regression analysis, a model feasibility test (F test), and an individual parameter significance test (t test). The following is the multiple regression equation: User interest = $B1$PE + $B2$EE + $B3$SI + $B4$FC Where: B = Coefficient; PE = Performance Expectation; EE = Effort Expectation; SI = Social Interaction; FC = Facilitating Conditions.

RESULT AND DISCUSSION

Validity Test is a test to measure the validity of a questionnaire. A questionnaire whose validity has been measured tends to be able to reveal the intended purpose of the questionnaire. It was stated by (Miftahul Janna & Pembimbing, n.d.). The size of the test in this test is measured by

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comparing the calculated R value and the R table value. If the calculated R is greater than the R table, it is declared valid. However, if the calculated R is smaller than the R table, it is declared invalid. The determination of the R table was obtained from the calculation of 105 respondents with a significance level of 5%, resulting in a figure of 0.192. Reliability testing is a test used to measure the reliability of a questionnaire. A reliable questionnaire is one where respondents' answers to the statements in the questionnaire show consistency and harmony in the answers; this also applies when the statements are asked in the same situation. It is stated by (Miftahul Janna & Pembimbing, n.d.). The test size in this test is measured by the level of statistical size of Cronbach's alpha (α), with the number must be above 0.600 for the questionnaire's reliability.

Table 1. Validity and Reliable Test Results

Variable	R-Value	R-Table	Cronbachs Alpha	Standart Cronbachs Alpha	Remark
PE (X1)					
X1.1	0.900	0.195	0.876	0.600	Valid and Reliable
X1.2	0.862	0.195			
X1.3	0.843	0.195			
X1.4	0.817	0.195			
EE (X2)					
X2.1	0.856	0.195	0.870	0.600	Valid and Reliable
X2.2	0.885	0.195			
X2.3	0.912	0.195			
X2.4	0.757	0.195			
SI (X3)					
X3.1	0.855	0.195	0.828	0.600	Valid and Reliable
X3.2	0.848	0.195			
X3.3	0.775	0.195			
X3.4	0.770	0.195			
FC (X4)					
X4.1	0.733	0.195	0.714	0.600	Valid and Reliable
X4.2	0.795	0.195			
X4.3	0.690	0.195			
X4.4	0.774	0.195			
BI (Y)					
Y1	0.891	0.195	0.911	0.600	Valid and Reliable
Y2	0.933	0.195			
Y3	0.942	0.195			

Source: Data Processed 2025

Simultaneous testing or concurrent testing between variables aims to analyze whether independent variables simultaneously influence the dependent variable. The size of this test is that if the calculated F is greater than the F table with a significance value below 0.05, then the hypothesis can be stated as accepted. However, if the measurement shows the opposite, the hypothesis is declared rejected. As can be seen in the F test table, if the calculated F is 38.009 greater than the F table at 2.46 with a significance value of 0.000, it can be stated that the hypothesis of performance

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expectations, effort expectations, social interactions and facilitating conditions simultaneously influence the interest in Coretax behavioral intention.

Table 2. F Test Results

Model	F-Value	F-Table	Sig.
Regression	38.009	2.460	0.000

The t-test is conducted to see whether the independent variable partially or individually has a significant impact or not on the dependent variable (Santoso, 2020). The measurement of the test results in the t-test is carried out by comparing the significance value and the calculated T value, with the condition that if the calculated T is greater than the T table, then the hypothesis is declared accepted. However, if the opposite condition occurs, then the hypothesis is declared rejected. It can be seen from the t-test table that H1 and H3 have a partial and significant effect on Coretax behavioral intention. However, H2 and H4 do not have a partial effect on Coretax behavioral intention. The statement of the results of hypotheses 1 and 3 is accepted; it can be seen that the calculated t value is greater than the t table, which are respectively 2.089 and 3.802, which are greater than 1.984, and the significance value is smaller than 0.05. Meanwhile, hypotheses 2 and 4 are rejected, which can be seen from their values, which are respectively 1.808 and 1.062, and the significance value is 0.074 and 0.291.

Table 3. T Test Results

Variable	T-Value	T-Table	Sig.	Remark
PE	2.089	1.984	0.039	H1 Accepted
EE	1.808	1.984	0.074	H2 Rejected
SI	3.802	1.984	0.000	H3 Accepted
FC	1.062	1.984	0.291	H4 Rejected

a. Dependent Variable: Behavioral Intention

Source: Data Processed, 2025

Based on the results of the regression analysis, the R value of 0.777 indicates a very strong relationship between the independent variables (Performance Expectations, Effort Expectations, Social Interactions and Facilitating Conditions) and the dependent variable (Coretax Behavioral Intention). The R-Square value of 0.603 indicates that the independent variables in this model are able to explain 60.3% of the variation in Coretax Behavioral Intention, while factors outside the model explain the remaining 39.7%. The Adjusted R-Square value of 0.587 indicates that after adjustment, the model is still able to explain 58.7% of the variation in Coretax Behavioral Intention. In addition, the Standard Error of the Estimate value of 1.63146 indicates a relatively small prediction error, which means this regression model is quite good at explaining the relationship between the independent and dependent variables.

Table 4. Coefficient of Determination Results

Model Summary

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Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.777[a]	.603	.587	1.63146

a. Predictors: (Constant), PE, EE, SI, FC

Source: Data Processed, 2025

The Influence of Performance Expectations on Interest in Coretax Behavioral Intention. The results of this hypothesis provide confirmation of the research results (Anisa et al., 2019) that performance expectations have a positive and significant effect on the interest in using the system, this is because the system is adjusted to the needs of users to achieve the purpose of use. Researchers concluded that several factors caused the influence of performance expectations on the interest in using the Coretax system due to the simplification of benefits felt by system users in user performance activities or fulfillment of tax obligations for individual taxpayers in Palu City. It is reinforced by the answers of respondents who agreed with the statement "Using Coretax allows me to complete my tax obligations," amounting to 54.29% of 105 individual taxpayer respondents in Palu City.

The Influence of Effort Expectations on Interest in Coretax Behavioral Intention. The results of this hypothesis provide confirmation of the research results (Saragih & Septamia, 2019) that effort expectations have a positive but insignificant effect on the intention to use the system, this is because the system is difficult to use and learn. The researcher concluded that several factors causing the absence of effort expectations on the intention to use the Coretax system are due to the habit of display presentation and features in the previous tax system. It is reinforced by the answers of respondents who were hesitant with the statement "I find it easier to learn to use Coretax than the previous tax system," amounting to 36.19% of 105 individual taxpayer respondents in Palu City.

The Influence of Social Interactions on Interest in Coretax Behavioral Intention. The results of this hypothesis provide confirmation of the research results (Agustini et al., 2022) that social interaction has a positive and significant effect on the interest in using the system, this is because social communication has the power to attract the interest of users to use or consume. Researchers concluded that several factors caused the influence of social interaction on the interest in using the Coretax system due to the obligation to use the system from the government to replace the previous system, which made this issue spread among the user environment regarding system adjustments. It is reinforced by the answers of respondents who agreed with the statement "In general, the organization has supported the use of Core Tax" by 51.43% of 105 individual taxpayer respondents in Palu City.

The Influence of Facilitating Conditions on Interest in Coretax Behavioral Intention. The results of this hypothesis provide confirmation of the research results (Marciano et al., 2022) that facilitating conditions have a positive but insignificant effect on the interest in using the system, this is because the current era of facilities is adequate for users. Researchers concluded several factors influence but are not significant facilitating conditions on the interest in using the Coretax system due to the lack of choices regarding infrastructure in using Coretax, which must be used to fulfill tax obligations; therefore, the lack of choices regarding fulfilling tax obligations requires infrastructure must support the use of the system. It is reinforced by the answers of respondents who were hesitant

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with the statement "Coretax is not compatible with other systems that I use," amounting to 36.19% of 105 individual taxpayer respondents in Palu City.

CONCLUSION

Based on the research findings, the following conclusions can be drawn. First, there is a positive and significant influence of performance expectations on the intention to use Coretax. It means that the system increases a person's level of confidence that the system can assist in fulfilling individual taxpayers' tax obligations. Second, effort expectations have a positive but insignificant influence on the intention to use Coretax. It indicates that tax system updates are still difficult for users to understand and learn. Third, social interaction has a positive and significant influence on the intention to use Coretax. It indicates that the surrounding environment can have an impact on the intention to use Coretax. Fourth, facilitating conditions have a positive but insignificant influence on the intention to use Coretax. It indicates that infrastructure is required to meet certain specifications to fulfill individual taxpayers' tax obligations.

The results of this study reinforce the importance of continuously improving the development of tax information systems in Indonesia so that the system can facilitate taxpayers, especially individuals, in fulfilling their tax obligations. As a suggestion for further research, the influence of other variables, such as user habits and hedonic motivations, on the intention to use Coretax can be further studied to complexify the findings of the research on Coretax use. Furthermore, greater public awareness campaigns regarding the use of the Coretax system are needed to facilitate taxpayers' use.

This study has limitations related to several factors not considered by the researchers, such as the extent of literacy related to the Coretax manual. Furthermore, the population and sample size could be expanded by involving more respondents for a more in-depth look at the research results or by testing the sample size on a larger business population to gain a different perspective.

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