International Journal of Global Accounting, Management, Education, and Entrepreneurship (IJGAME2)
URL : https://jurnal.stiepemuda.ac.id/index.php/ijgame2

P- ISSN : 2723-2948
E- ISSN : 2723-2204

EXAMINING CORPORATE TAXPAYERS' INTENTION TO USE CORETAX THROUGH THE THEORY OF PLANNED BEHAVIOR PERSPECTIVE

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ABSTRACT

Digital transformation in the field of taxation has prompted the Directorate General of Taxes to implement the Coretax system as an effort to modernize tax administration. However, the adoption rate of this system by taxpayers still faces various obstacles. The main problem lies in the behavior and readiness of taxpayers to accept and use the Coretax system optimally. The low utilization of Coretax has the potential to hamper the effectiveness of tax reform and the achievement of tax compliance. Therefore, it is important to examine the behavioral factors that influence taxpayers' intentions to adopt Coretax in order to support the successful implementation of the system. This study uses a quantitative approach with a population of all taxpayers in Palembang City. A sample of 150 respondents was obtained through purposive sampling. Data were collected using questionnaires and analyzed using multiple linear regression based on the Theory of Planned Behavior to test the influence of attitudes, subjective norms, and perceived behavioral control. The results show that attitude, subjective norms, and perceived behavioral control have a positive and significant effect on the intention to use Coretax. These findings conclude that psychological and social factors play an important role in the adoption of the system. Implicitly, the tax authorities need to strengthen education, socialization, and technical support for taxpayers.

Keywords: *Coretax, Theory of Planned Behavior, Intention to Use, Taxpayers, Digital Taxation Transformation.*

A. INTRODUCTION

The level of tax compliance in Indonesia is still relatively low. (Amin et al., 2022) states that a country's low level of tax knowledge has an impact on low compliance rates (Amin et al., 2022) and results in low state revenue, which in turn affects a country's tax ratio. The ratio of tax to gross domestic product (GDP) in Indonesia has declined (Saragih et al., 2023). The downward trend in the tax ratio indicates that the tax authorities' ability to collect taxes is inadequate, thus requiring efforts to modernize the tax administration system by utilizing information technology (Sinta Mayoni, 2024). Indonesia, as one of the largest economies in Southeast Asia, faces considerable challenges in optimizing tax revenue amid increasingly complex digital transactions (Purnomo et al., 2023).

Data shows that Indonesia's digital economy is projected to reach USD 146 billion by 2025, creating a significant potential tax base that must be managed effectively (Wibowo et al., 2023). More than just the digitization of processes, this transformation includes fundamental changes in the way taxation is managed, monitored, and enforced (Kusuma et al., 2023). Digital transformation in tax administration is no longer an option, but an urgent need to maintain the sustainability of the national taxation system. The rapid growth of the digital economy has created new business models and increasingly complex transaction patterns, requiring a more adaptive and responsive tax administration system (Kurniawan et al., 2023). Therefore, technological advances require the government not only to adapt but also to revolutionize its work systems in more innovative ways. One concrete step taken is the implementation of coretax, a breakthrough

in tax reform to create more practical and efficient services (Wala & Tesalonika, 2024). The development of coretax is part of the Core Tax Administration System Renewal Project (PSIAP) regulated in Presidential Regulation No. 40 of 2018.

The Core Tax Administration System (PSIAP) Update is a project to redesign tax administration business processes through the development of a COTS (Commercial Off-the-Shelf) based information system accompanied by improvements to the tax database (Directorate General of Taxes, 2025). Coretax not only revolutionizes tax administration, but also acts as a key enabler in sustainable digital economic development (Susanto et al., 2023). With Coretax, the government is striving to address these challenges through a modern and integrated system, while also increasing transparency and public trust in tax administration. Although Coretax is designed as a solution to various tax administration problems, its implementation is not without challenges, especially those related to user behavior. The success of an information system is not only determined by the sophistication of the technology used, but also by the level of acceptance and intention of users to adopt the system (Hakiki, A., et al. 2024). In the context of taxation, taxpayers as the main users have an important role in determining the effectiveness of Coretax implementation. User unpreparedness, low understanding, and negative perceptions of the system can hinder the optimal use of Coretax.

Tax compliance in the digital age also presents its own challenges. Although coretax is designed to make it easier for taxpayers, its implementation still faces various technical challenges that hinder its effectiveness. One of the main complaints that has arisen is that the system often experiences disruptions, such as errors and difficulty accessing it, even for simple services such as registering for a Taxpayer Identification Number (NPWP). Users report difficulties in filling out the data, especially in the address details section, which is often problematic and requires repetition (Wala & Tesalonika, 2024; Sari et al., 2021). Several users have reported system disruptions in coretax that require them to repeat the data entry process from the beginning, including filling in fields such as the notary's national identification number (NIK), which is considered irrelevant. These problems are thought to have occurred due to a surge in the number of users, system updates, and unstable internet connections. In addition, a lack of technical education has also worsened the taxpayer experience in using this service. However, the implementation of coretax also presents its own challenges, particularly in terms of data security, infrastructure readiness, and user adaptation (Pratama et al., 2023).

The Indonesian Directorate General of Taxes (DJP) has implemented the coretax system, which was launched on January 1, 2025, as part of tax reform. coretax aims to improve efficiency, transparency, and integration of tax data and serves as a DJP service administration system that provides convenience for its users. The system not only modernizes the tax administration process but also strengthens the foundation for sustainable digital economic development. This innovation is in line with the national digital transformation agenda and responds to the demands of the industrial revolution 4.0 era (Widodo et al., 2023). The digitization of tax administration through coretax brings various strategic benefits, including increased data accuracy, processing time efficiency, and minimization of human error in tax administration (Gunawan et al., 2023). This system also facilitates better data integration between taxpayers, the government, and other stakeholders, which in turn increases tax compliance and transparency (Hermawan et al., 2023).

The government, through the Directorate General of Taxes, has launched the coretax system as part of the digital transformation of tax administration. This system is designed to improve the efficiency, transparency, and integration of the taxation process (Susanto et al., 2023). However, the realization in the field still shows a gap between the government's policy objectives and the actual behavior of taxpayers. Many taxpayers have not optimally utilized this system for various reasons, such as lack of understanding, technical constraints, and negative perceptions of the system's complexity (Wala & Tesalonika, 2024; Rohmawati & Rizal, 2022). The Theory of Planned Behavior (TPB) is a relevant approach to explain this phenomenon, as it identifies the psychological factors that influence taxpayer behavior. Within the TPB framework, the intention to use coretax is influenced by attitudes toward the system, subjective norms (social pressure or external support), and perceived behavioral control (perceptions of ease or difficulty of use) Ajzen

(1991). Previous research shows that even though the coretax system is technically available and supports tax services, the intention to use it is still influenced by taxpayers' internal factors (Putri et al., 2023). Thus, the TPB approach is important for analyzing the adoption of this digital taxation system more comprehensively.

The success of this system's implementation depends not only on technical aspects but also on user behavior. The Theory of Planned Behavior (TPB) is a relevant theoretical framework for explaining the intentions and behaviors of taxpayers and tax officials in adopting this system (Agassy & Tanno, 2024). This study relates to the Theory of Planned Behavior (TPB) to explain the behavior of taxpayers in fulfilling their tax obligations. Before a person does something, they will have beliefs about the results that will be obtained from their behavior. Next, the person concerned will decide whether to do it or not. There are several behavioral theories that can be used to predict individual behavior. Widi and Bambang (2012) state that the theory of planned behavior developed by Ajzen (1991) is one of the attitude theories that is widely applied in various behaviors. Arniati (2009) also states that the theory of planned behavior is one of the most frequently used social psychology models for predicting behavior and is a good behavior predictor because it is balanced by the intention to carry out the behavior.

Several previous studies have proven the relevance of using TPB in explaining taxpayer behavior towards the adoption of tax technology systems. Putri and Haryono (2020) stated that attitudes, subjective norms, and perceived behavioral control significantly influence taxpayers' intention to use e-filing. This shows that TPB can predict the adoption of online application-based digital taxation systems. Rohmawati and Rizal (2022) specifically tested the influence of TPB on the intention to use coretax and found that the three TPB constructs had a positive and significant influence. Similar results were obtained by Utami and Nindito (2023), who concluded that the intention to use the coretax system is significantly influenced by attitude and perceived ease of use (PBC), with social pressure as an additional influence. Additionally, Yulianti and Hendrawati (2021) showed that subjective norms play an important role in the use of the e-bupot system, indicating that support from the social environment is also crucial in shaping taxpayer intent.

Based on previous studies, various studies have adopted the TPB approach to explain taxpayer behavior towards digital taxation systems such as e-filing, e-bupot, and coretax (Putri & Haryono, 2020; Rohmawati & Rizal, 2022). However, the results still show inconsistencies, especially regarding the role of subjective norms and behavioral control. In addition, very few studies specifically highlight the local context, such as the city of Palembang, where the challenges of adopting coretax are closely related to educational issues and technical constraints. This gap is the basis for researchers to further examine the behavior of adopting the coretax system using the TPB approach in that region. Based on the phenomena and differences in the results of previous studies, the researchers used the theory of planned behavior, which is relevant to explain the intentions and behaviors of taxpayers and tax officials in adopting the coretax system as part of the digitization of tax administration. The theory of planned behavior states that individual behavior is influenced by three main factors: attitudes toward behavior, subjective norms, and perceived behavioral control.

Literature Review and Hypothesis

Theory Of Planned Behavior

The theory of planned behavior is an extension of the theory of reasoned action developed by Ajzen in 1988. The theory of reasoned action (TRA) was developed by Fishbein and Ajzen in 1975 as a model explaining the relationship between attitudes, intentions, and individual behavior. In 1985, Ajzen developed TRA into TPB (theory of planned behavior) to overcome the weakness of TRA, which was only suitable for explaining behavior that was completely under individual control. In the theory of planned behavior, the construct of perceived behavioral control was added. Attitudes are a function of several beliefs, both favorable and unfavorable (Ajzen, 1991). A person's subjective norms are their beliefs about the norms that influence their behavior. Behavioral control is the belief about the existence of factors that can facilitate or inhibit the behavior that will be displayed (control beliefs) and the perception of how strong these factors are (perceived power) (Ajzen, 1991).

According to Ajzen (1991), the theory of planned behavior (TPB) is based on the assumption that humans are rational beings and use information that is available to them systematically. People think about the implications of their actions before they decide to engage in or refrain from certain behaviors. The theory of planned behavior begins by looking at behavioral intentions as the closest antecedent to a behavior. It is believed that the stronger a person's intention to exhibit a certain behavior, the more successful they are expected to be in doing so. Intention is a function of beliefs and/or important information about the tendency that exhibiting a certain behavior will lead to a specific outcome. Intentions can change over time. Intentions describe a person's considerations and beliefs in performing a certain behavior. This study measures a person's intention based on their intention to perform a behavior for the present and the future (Putri, 2018). The longer the distance between intention and behavior, the greater the tendency for intention to change. The application of the theory of planned behavior is used to determine whether there is a relationship between intention and behavior (Maslim & Andayani, 2023).

Attitude

Attitudes toward behavior are one of the main components in the theory of planned behavior (TPB) developed by Ajzen (1991). Attitudes toward behavior refer to an individual's assessment of a particular behavior, whether the individual views the behavior positively or negatively, as beneficial or detrimental. According to Mustikasari (2007), attitudes are a form of emotional evaluation. A person's attitude toward an object is a feeling of support or favor (favorable) or a feeling of not supporting or not favoring (unfavorable) that object. Attitudes play an important role in explaining a person's behavior in their environment, although there are many other factors that influence behavior, such as stimuli, individual background, motivation, and personality status. Conversely, environmental factors also influence attitudes and behavior. Ajzen (2002) states that attitudes toward behavior are determined by the behavioral beliefs held by an individual (Lesmana et al., 2018).

Subjective Norm

Subjective norms are an important component in the theory of planned behavior, which refers to an individual's perception of social pressure to perform or not perform a certain behavior. Subjective norms can also be interpreted as an individual's perception of social influence in shaping certain behaviors (Ajzen 1991 in Mustikasari 2007). Subjective norms are a function of an individual's perceived expectations that one or more people around them (e.g., siblings, peers) approve of certain behaviors and motivate the individual to comply with them (Ajzen, 1991). Ajzen (2002) states that subjective norms are determined by normative beliefs held by a person, which result in perceived social pressure or subjective norms (Lesmana et al., 2018). According to Ajzen (1991), the concept of subjective norms is a representation of environmental demands or pressures on individuals. The environment surrounding individuals also reflects their beliefs about whether social figures would approve or disapprove of their actions (Putri, 2018). Another determinant of intention is a person's perception of social pressure to perform or not perform the intended behavior. If it is related to perceived normative perceptions, this factor is called subjective norms (Maslim & Andayani, 2023).

Perceived Behavioral Control

According to Ajzen (2005), behavioral control is an individual's perception of the ease or difficulty of performing a behavior. Behavioral control plays a direct or indirect role in the theory of planned behavior based on the control that exists within a person. Behavioral control indirectly influences the intention to behave. In addition, behavioral control can also directly influence the behavior (Putri, 2018). Perceived behavioral control is an understanding of the conditions or constraints involved in performing a behavior and is assumed to reflect the joys and sorrows of life in the next ten years and an estimate of the conditions that will hinder the behavior. Perceived behavioral control is based on control beliefs, namely beliefs about the existence of elements that diminish or complicate the implementation of a rule and an understanding of the energy conditions of these elements (Maslim & Andayani, 2023). Perceived behavioral control in the context of taxation is how much control a taxpayer has in displaying certain behaviors, such as reporting

lower income, deducting expenses that should not be deducted from income, and other non-compliant behaviors. Ajzen (2005) states that perceived behavioral control has motivational implications for individuals who will engage in such behavior. In other words, intentions will be formed if individuals feel capable of exhibiting the behavior (Lesmana et al., 2018).

Behavioral Intention

Behavioral intention is a core element in the theory of planned behavior, which describes a person's desire, willingness, or commitment to perform a certain action in the future. In the theory of planned behavior (TPB), the behavior exhibited by individuals arises because of their intention to behave. Meanwhile, the emergence of behavioral intention is determined by three determining factors, namely behavioral beliefs, normative beliefs, and control beliefs. In general, humans act according to their intentions or tendencies. Taxpayers' intention to comply is a situation where a taxpayer has a tendency or decision to comply with tax regulations. Tendency is the taxpayer's personal inclination or tendency to comply or not comply in carrying out their tax obligations. Decision is a personal decision chosen by taxpayers to comply or not comply with tax regulations (Harisnani 2011:28 in Pangestu and Rusmana 2012). According to Ajzen (2005), intention is a desire within a person to perform a certain behavior. Intention describes a person's consideration of a desire and belief in performing a certain behavior (Putri, 2018).

Coretax

Technological advances require governments not only to adapt, but also to revolutionize their work systems in more innovative ways. One concrete step taken is through the implementation of coretax, a breakthrough in tax reform to create more practical and efficient services (Wala & Tesalonika, 2024). The Indonesian Directorate General of Taxes (DGT) has implemented the coretax system as part of tax reform. Coretax aims to improve efficiency, transparency, and integration of tax data. Coretax is an information technology system designed to support digital and integrated tax administration management. The main function of coretax is to provide a platform that facilitates tax administration, both for taxpayers and tax authorities. Some of the important functions of this system include tax data collection, electronic filing of tax returns, and tax payments that can be made through integrated channels (Setiadi et al., 2024). The purpose of implementing coretax is to improve efficiency, effectiveness, and accountability in tax management. By reducing manual processes, this system is expected to speed up tax administration processing times and increase taxpayer compliance through ease of access and transparency.

Previous Research

Previous studies have shown that the Theory of Planned Behavior (TPB) approach is widely used to explain taxpayers' intentions and compliance behavior. A number of studies have found that taxpayer attitudes have a positive effect on tax compliance intentions, as shown by the studies of Mega Utami Manullang and Khairudin (2024), Maharriffyan and Rachmawati Meita Oktaviani (2021), and Yola Andesta Valenty and Hadri Kusuma (2019). These results indicate that taxpayers' positive perceptions of the tax system and obligations can encourage the formation of compliance intentions. In addition to attitudes, subjective norms have also been a variable that has been tested in previous studies. Several studies show that subjective norms have a significant effect on tax compliance intentions, indicating that social pressure or encouragement from the surrounding environment can influence taxpayers' decisions. However, there are also studies that find that subjective norms do not have a significant effect on tax compliance intentions, suggesting that social influence is not always a major factor in shaping taxpayers' behavioral intentions.

Perceived behavioral control variables in various previous studies have shown mixed results. Some studies have found that behavioral control has a positive effect on tax compliance intentions and behavior, especially when taxpayers feel they have the ability, knowledge, and convenience to fulfill their tax obligations. However, there are also studies that state that behavioral control does not have a significant effect on intention, but has a direct effect on tax compliance behavior. This shows that the factors of convenience and technical ability play an important role in encouraging tax behavior. Based on the differences in the results of previous

studies, this study was conducted to re-examine the influence of attitudes, subjective norms, and perceived behavioral control on the intention to use the Coretax application. This study specifically focuses on Individual Taxpayers (WPOP) who reside and are located in the city of Palembang, so that it can provide an empirical description of the factors that influence the intention to adopt a digital taxation system in the context of Coretax implementation.

Hypothesis Development

The Influence of Attitude on the Intention to Use the Coretax Application

Attitude is a person's positive or negative assessment of a particular behavior. In this context, attitude refers to taxpayers' positive or negative perceptions of using the Coretax application. Behavioral intention refers to a person's desire or tendency to perform a behavior, namely using the Coretax application. In the theory of planned behavior (TPB) developed by Ajzen (1991), attitude toward behavior is one of the main determinants of behavioral intention. If taxpayers have a positive attitude toward the coretax application (for example, considering that the application facilitates tax reporting), then they are more likely to have a higher intention to use it. If taxpayers feel that the coretax application is easy to use, saves time and money, and is safe and reliable, they will develop a positive attitude towards its use. This positive attitude will encourage a stronger intention to use the application for tax reporting and payment. According to research by Putri and Haryono (2020), attitude has a significant effect on the intention to use tax technology (e-filing). According to research by Rohmawati and Rizal (2022) through an empirical study that directly examined the Coretax application, it was found that attitude has a significant influence on intention. Utami (2023) in her research states that attitude is a key factor in the formation of intention to use digital taxation systems.

H_1: Attitude has a positive effect on the intention to use the Coretax application.

The Influence of Subjective Norms on the Intention to Use the Coretax Application

Subjective norms are an individual's perception of social pressure or expectations from others whom they consider important, such as superiors, colleagues, or authorities (in this context, this could be the Directorate General of Taxes or tax consultants), to engage in or refrain from certain behaviors. In the context of using the coretax application, subjective norms reflect the extent to which taxpayers feel that those around them expect or support the use of the application. If taxpayers feel that important people in their environment support the use of coretax, then their intention to use the application will be greater. If taxpayers feel that their peers, superiors, or the DGT support the use of the coretax application, then they will feel social pressure or moral encouragement to participate in using the application. This encouragement then forms a stronger intention to use it in tax reporting and payment. Rohmawati and Rizal (2022) in their research argue that subjective norms have a positive and significant effect on the intention to use the coretax application. According to Utami (2023), subjective norms have a significant effect on taxpayers' intention to use the coretax system. Respondents stated that recommendations or encouragement from external parties such as the DGT and tax consultant offices were their motivation for trying this digital system. Putri and Haryono (2020) argue that subjective norms have a positive and significant influence on the intention to use e-filing. According to Yulianti and Hendrawati (2021), their research shows that subjective norms have a significant positive influence on the intention to use the e-bupot system.

H_2: Subjective norms have a positive effect on the intention to use the Coretax application.

The Effect of Perceived Behavioral Control on the Intention to Use the Coretax Application

Perceived behavioral control refers to an individual's belief about the extent to which they feel capable of controlling or executing a behavior. In this context, perceived behavioral control relates to the extent to which taxpayers feel capable and confident in using the Coretax application in terms of knowledge, resources (internet, devices), and technical assistance. This means that if taxpayers feel that they are capable, have access, and do not experience significant obstacles, their intention to use the coretax application will be higher. Rohmawati and Rizal (2022) in their research argue that behavioral control has a positive and significant effect on the intention to use coretax. Taxpayers who feel technically capable and have access to information tend to be more inclined to use the application. According to Utami (2023), behavioral control has a significant

influence on the intention to use coretax. Access to training, usage instructions, and system ease strengthen the perception of control. According to research by Putri and Haryono (2020), behavioral control has a positive and significant effect on the intention to use e-filing. Although not coretax, these results support that perceived ability influences intentions toward digital taxation systems. Sari and Darmawan (2021) argue that behavioral control has a significant effect on the intention to use the e-invoicing system. This shows that ease of use and technical support are determinants of user intentions in the context of digital taxation.

H_3: Perceived behavioral control has a positive effect on the intention to use the Coretax application.

Conceptual Framework

The conceptual framework is the conceptual basis that explains the relationship between the variables studied in this research. This framework describes how researchers develop hypotheses based on relevant theories, which aim to explain individuals' intentions in using the Coretax application. In this study, the conceptual framework is based on the theory of planned behavior (TPB) introduced by Ajzen, which includes three main variables, namely attitude, subjective norm, and behavioral control as factors that influence the intention to use the Coretax application.

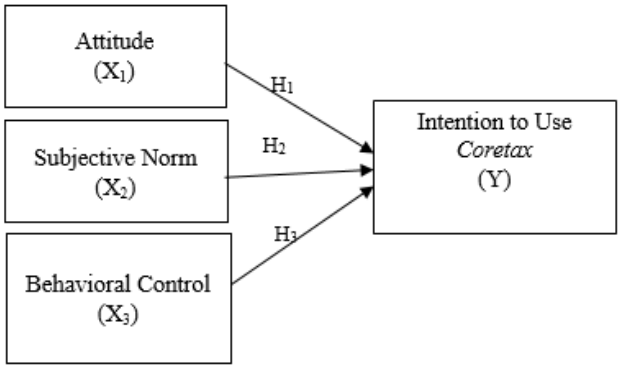

Figure 1. Conceptual Framework

The figure above shows that there are three independent variables, namely attitude (X_1), subjective norm (X_2), and behavioral control (X_3), which are assumed to have an influence on the dependent variable, namely the intention to use coretax (Y). Attitude (X_1) refers to an individual's perception of the perceived benefits or disadvantages of using Coretax. The more positive the attitude, the higher the likelihood that a person will have the intention to use it. Subjective Norm (X_2) describes social perceptions or pressure from the surrounding environment (e.g., coworkers, superiors, or family) that can influence an individual's decision to use coretax. Behavioral control (X_3) refers to an individual's perception of the ease or difficulty of using Coretax, which is influenced by previous experience or available resources. These three variables are expected to comprehensively explain the factors that drive an individual's intention to utilize the Coretax-based taxation system.

B. RESEARCH METHOD

This study was conducted on taxpayers residing in the city of Palembang who were familiar with or had used the Coretax application. This study used a quantitative approach with a survey method. The purpose of this design was to determine whether attitudes, subjective norms, and perceived behavioral control had a significant effect on taxpayers' intention to use the Coretax application. The respondents in this study were individual taxpayers in the city of Palembang. The questionnaire was compiled based on indicators from each variable in the theory of planned behavior (TPB) framework. Individual taxpayers filled out the questionnaire directly through an online medium, namely Google Forms, using a five-point Likert scale to measure the respondents'

level of agreement with the statements provided. The population in this study was all individual taxpayers residing in the city of Palembang. The sampling technique used in this study was purposive sampling. Given that the population of individual taxpayers in the city of Palembang is relatively large and the exact number cannot be determined statistically (unknown population), the sample size in this study was determined using the Cochran (1977) approach, also known as the Lemeshow method. The sample size was determined based on a confidence level of 95 percent with a normal distribution value of 1.96. The population proportion was set at 0.50 to obtain the maximum sample size, and the margin of error that was still tolerable in this study was 8 percent. Based on these calculations, the sample size was determined to be 150.065, which was then rounded to 150 respondents. Thus, the minimum sample size used in this study was 150 respondents.

This study uses a quantitative approach, so data analysis is performed statistically with the help of SPSS or SmartPLS software. Data analysis began with testing the research instruments, which consisted of validity and reliability tests. The validity test was conducted to determine the suitability of the statements in the questionnaire, and the test results showed that all items had a correlation value above the r table value and were therefore declared valid. Next, a reliability test was conducted to measure the consistency of respondents' answers, and the test results showed that the Cronbach's Alpha value of all variables was greater than 0.6, so all statement items were declared reliable. Before testing the hypothesis, this study also conducted a classical assumption test, which included a normality test, multicollinearity test, and heteroscedasticity test. The normality test was performed using the One Sample Kolmogorov-Smirnov test to ensure that the data was normally distributed with a significance value greater than 0.05. The multicollinearity test was conducted to determine the correlation between independent variables, with the criteria of a Variance Inflation Factor (VIF) value of less than 10 and a tolerance value greater than 0.10. The heteroscedasticity test was conducted using the Glejser test, where the regression model was declared free of heteroscedasticity if the significance value was greater than 0.05.

This study uses multiple linear regression analysis to examine the effect of attitude, subjective norms, and perceived behavioral control variables on the intention to use the Coretax application, both simultaneously and partially. Regression analysis is performed to determine the direction and magnitude of the effect of each independent variable on the dependent variable. Hypothesis testing in this study was conducted using the coefficient of determination (R^2), F-test, and t-test. The coefficient of determination was used to determine the ability of the regression model to explain the variation in the dependent variable, where an R^2 value close to one indicates a better explanatory ability of the model. The F-test was used to test the effect of all independent variables on the dependent variable simultaneously at a significance level of 5 percent. Furthermore, the t-test is used to test the effect of each independent variable on the dependent variable partially, with the criterion that the alternative hypothesis is accepted if the significance value is less than 0.05. The measurement of variables in this study is based on operational definitions that are formulated in a measurable manner to enable empirical testing through questionnaire instruments. This study refers to the theory of planned behavior (TPB) developed by Ajzen (1991), with one dependent variable, namely the intention to use the Coretax application, and three independent variables, including attitude, subjective norms, and perceived behavioral control. The intention to use Coretax describes the level of desire, plan, and commitment of taxpayers to use the application, while attitude reflects taxpayers' evaluation of the benefits, convenience, and efficiency of using Coretax. Subjective norm describes taxpayers' perceptions of social pressure from parties they consider important, while perceived behavioral control indicates taxpayers' level of confidence in their ability and availability of resources to use the Coretax application. All variables were measured using a five-point Likert scale with indicators tailored to the construct of each variable.

C. RESEARCH RESULT

Research Instrument Validity Test Results

Validity testing measures the extent to which the questions in the questionnaire actually measure the intended variable concept. The Pearson Product Moment correlation analysis procedure was performed between the score of each item and the total score of each variable.

Table 1. Results of Research Instrument Validity Test

Variable (Construct)	Item Code	rcalculate	rtable (0.05)	Sig. (p-value)	Description
Y: Intention to Use Coretax	Y1	0.785	0.349	0.000	Valid
	Y2	0.812	0.349	0.000	Valid
	Y3	0.751	0.349	0.000	Valid
	Y4	0.830	0.349	0.000	Valid
X_1: Attitude	X1.1	0.799	0.349	0.000	Valid
	X1.2	0.825	0.349	0.000	Valid
	X1.3	0.777	0.349	0.000	Valid
	X1.4	0.803	0.349	0.000	Valid
X_2: Subjective Norm	X2.1	0.740	0.349	0.000	Valid
	X2.2	0.765	0.349	0.000	Valid
	X2.3	0.808	0.349	0.000	Valid
	X2.4	0.790	0.349	0.000	Valid
X_3: Behavioral Control	X3.1	0.815	0.349	0.000	Valid
	X3.2	0.770	0.349	0.000	Valid
	X3.3	0.801	0.349	0.000	Valid
	X3.4	0.795	0.349	0.000	Valid

Source: Data compiled (2026)

The statistical test results show that this questionnaire instrument has very strong validity. All 16 questions showed a calculated r correlation that far exceeded the critical r-table value of 0.349. In addition, the significance value (p-value) for all items was 0.000, which was below the threshold of 0.05, so all items were declared valid. The high r-count values (minimum 0.740) indicate that the variance in the responses to each item is highly consistent with the variance in the total variable score, confirming that each item works effectively as an indicator of the designed construct.

Construct Reliability Test Results

Reliability testing was conducted to measure the internal consistency of the instrument. The method used was Cronbach's Alpha. A construct is considered reliable if the alpha value is greater than or equal to 0.60.

Table 2. Construct Reliability Test Results

Variable (Construct)	*Cronbach's Alpha (α)*	Limit Value (≥0.60)	Description
Y: Intention to Use Coretax	0.895	0.60	High Reliability
X_1: Attitude	0.901	0.60	High Reliability
X_2: Subjective Norm	0.880	0.60	High Reliability
X_3: Behavioral Control	0.912	0.60	High Reliability

Source: Data compiled (2026)

The statistical test results show that all constructs produced very high Alpha coefficients, far exceeding the minimum limit of 0.60. The alpha values ranged from 0.880 to 0.912. Reliability close to 0.90 indicates exceptional internal consistency. Consequently, the data collected from this pre-test sample is very stable and reliable in predicting that similar (or even better) results will be obtained in the full-scale data collection (N=150), fully validating the Coretax TPB instrument.

Normality Test Results (Kolmogorov-Smirnov)

The normality test aims to determine whether the residuals in the regression model are normally distributed. The normality test is performed using the One Sample Kolmogorov–Smirnov test.

Table 3. Normality Test Results (Kolmogorov–Smirnov)

Statistics	Value
N	150
Kolmogorov–Smirnov Z	0,262
Asymp. Sig. (2-tailed)	0,000

Source: Data compiled (2026)

The test results show that the Kolmogorov–Smirnov significance value is 0.000, which is less than 0.05. Thus, statistically, the residuals are not normally distributed. However, considering that the sample size in this study is quite large (n = 150), based on the Central Limit Theorem and Ghozali's (2018) opinion, the regression model is still feasible for use in social research.

Multicollinearity Test Results

Multicollinearity testing is conducted to determine whether there is a high correlation between independent variables in the regression model. This test is performed by looking at the Tolerance and Variance Inflation Factor (VIF) values.

Table 4. Multicollinearity Test Results

Variable	Tolerance	VIF
Attitude (X_1)	0,347	2,884
Subjective Norm (X_2)	0,546	1,830
Behavioral Control (X_3)	0,333	2,999

Source: Data compiled (2026)

The analysis results show that all independent variables have VIF values less than 10 and Tolerance values greater than 0.10. Therefore, it can be concluded that there is no multicollinearity between the independent variables in the regression model.

Heteroscedasticity Test Results (Glejser Test)

The heteroscedasticity test aims to determine whether there is a difference in residual variance in the regression model. The test is conducted using the Glejser test.

Table 5. Results of Heteroscedasticity Test (Glejser Test)

Variable	Sig.
Attitude (X_1)	0,000
Subjective Norm (X_2)	0,000
Behavioral Control (X_3)	0,000

Source: Data compiled (2026)

The Glejser test results show that the significance value of each independent variable is below 0.05. This indicates the presence of heteroscedasticity in the regression model. However, in social and behavioral research, this condition does not necessarily invalidate the regression model, so further analysis can still be carried out by considering the limitations of the study. Classical assumption tests were conducted to ensure that the regression model used met the basic assumptions of multiple linear regression, so that the analysis results could be interpreted accurately.

Multiple Linear Regression Analysis Test Results

Table 6. Multiple Linear Regression Analysis Results

Variable	Coefficient B	Std. Error	t	Sig.
Constant	2,164	0,373	5,806	0,000
Attitude (X_1)	-0,219	0,142	-1,540	0,126
Subjective Norm (X_2)	-0,024	0,094	-0,253	0,801
Behavioral Control (X_3)	0,900	0,152	5,926	0,000

Source: Data compiled (2026)

Multiple linear regression analysis was used to determine the effect of Attitude, Subjective Norm, and Perceived Behavioral Control on the intention to use the Coretax application. Based on the results of data processing using SPSS, the following regression equation was obtained:

[Y = 2,164 - 0,219X_1 - 0,024X_2 + 0,900X_3]

This equation shows that a constant of 2.164 means that if all independent variables are zero, then the intention to use the Coretax application has a value of 2.164. The regression coefficients for the Attitude and Subjective Norm variables are negative, while Perceived Behavioral Control has a positive coefficient.

Results of the Coefficient of Determination Test (R2)

Table 7. Results of the Coefficient of Determination Test (R2)

R	R Square	Adjusted R Square
0,558	0,312	0,298

Source: Data compiled (2026)

The analysis results show that the coefficient of determination (R^2) value is 0.312. This means that 31.2% of the variation in the intention to use the Coretax application can be explained by the variables of Attitude, Subjective Norm, and Perceived Behavioral Control. Meanwhile, the remaining 68.8% is influenced by other variables outside this research model.

F-test Results (Simultaneous)

The F test is used to determine the simultaneous effect of independent variables on dependent variables.

Table 8. F Test Results

F calculate	Sig.
22,080	0,000

Source: Data compiled (2026)

The test results show a significance value of 0.000, which is less than 0.05. Thus, it can be concluded that Attitude, Subjective Norm, and Perceived Behavioral Control simultaneously have a significant effect on the intention to use the Coretax application.

t-test Results (Partial)

The t-test was conducted to determine the partial effect of each independent variable on the dependent variable.

Table 9. t-test Results

Variable	t calculate	Sig.	Description
Attitude (X_1)	-1,540	0,126	Not Significant
Subjective Norm(X_2)	-0,253	0,801	Not Significant
Behavioral Control (X_3)	5,926	0,000	Significant

Source: Data compiled (2026)

The test results show that the Attitude variable (X1) has a significance value of 0.126 (> 0.05), so it can be concluded that Attitude does not have a significant effect on the intention to use the Coretax application. The Subjective Norm variable (X2) has a significance value of 0.801 (> 0.05), so Subjective Norm also has no significant effect on the intention to use the

Coretax application. Meanwhile, the Perceived Behavioral Control variable (X3) has a significance value of 0.000 (< 0.05), so it can be concluded that Perceived Behavioral Control has a significant effect on the intention to use the Coretax application.

Discussion

The Influence of Attitude on the Intention to Use the Coretax Application

The test results show that the Attitude variable (X1) does not have a significant effect on the intention to use the Coretax application. This finding indicates that even though taxpayers have a positive assessment of the benefits, convenience, and efficiency of using Coretax, this attitude is not strong enough to encourage the formation of an intention to use it. Theoretically, in the Theory of Planned Behavior, attitude toward behavior is one of the main determinants of behavioral intention (Ajzen, 1991). Attitude is formed from an individual's beliefs about the consequences of behavior and their evaluation of those consequences (Ajzen, 2005). However, in the context of this study, the use of Coretax as a relatively complex new system suggests that a positive attitude alone is not enough to encourage intention if it is not accompanied by perceptions of ability and ease of use. The results of this study are in line with the research by Mega Utami Manullang and Khairudin (2024), which found that attitude does not have a significant effect on the intention to comply with tax regulations. This finding also supports the view that in the context of digital taxation systems, technical and operational factors are often more dominant than attitude evaluation alone. Thus, even though attitudes toward Coretax tend to be positive, this does not necessarily directly encourage the intention to use it if taxpayers still face technical obstacles or uncertainty in operating the system.

The Influence of Subjective Norms on the Intention to Use the Coretax Application

The test results show that the Subjective Norm variable (X2) does not have a significant effect on the intention to use the Coretax application. This indicates that social pressure or encouragement from the surrounding environment, such as coworkers, family, or authorities, is not yet a determining factor in shaping taxpayers' intention to use the Coretax application.

According to Ajzen (1991), subjective norms reflect individuals' perceptions of the expectations of parties they consider important regarding a certain behavior. In the context of Coretax usage, subjective norms relate to the extent to which taxpayers feel encouraged by their social environment or relevant institutions to use the system. The insignificance of subjective norms in this study indicates that the decision to use Coretax is more individual and rational in nature, rather than being solely influenced by social pressure. These findings are in line with the research conducted by Mega Utami Manullang and Khairudin (2024) and Anugrah and Fitriandi (2022), which found that subjective norms do not have a significant effect on tax compliance intentions. This may be due to the characteristics of respondents who consider functional aspects and personal capabilities more than social influences in their decision-making regarding the use of digital taxation systems.

The Effect of Behavioral Control on the Intention to Use the Coretax Application

The results show that Perceived Behavioral Control (X3) has a positive and significant effect on the intention to use the Coretax application. This finding indicates that taxpayers' perceptions of their ability, convenience, and availability of resources and technical support are key factors in encouraging the intention to use Coretax. In the Theory of Planned Behavior, perceived behavioral control reflects the extent to which individuals feel capable of performing a behavior based on their experience and resources (Ajzen, 1991). Ajzen (2005) also emphasizes that behavioral control not only influences intention but, under certain conditions, can directly influence behavior. The results of this study are in line with the research by Rohmawati and Rizal (2022) and Utami (2023), which states that behavioral control has a significant effect on the intention to use Coretax. Similar findings were also found by Putri and Haryono (2020) and Sari and Darmawan (2021) in the context of using digital taxation systems such as e-filing and e-invoicing. This shows that ease of use, access to facilities, and the availability of technical assistance are key factors in encouraging taxpayers' intention to adopt technology-based taxation systems. Overall, the results of this study confirm that in the context of Coretax implementation,

perceived behavioral control is the most dominant determinant in shaping the intention to use, compared to attitudes and subjective norms.

D. CONCLUSION, IMPLICATIONS, LIMITATIONS AND RECOMMENDATIONS

Conclusion

Taxpayers' attitudes toward the Coretax application have been shown to play a role in shaping their intention to use it. Taxpayers who view Coretax as a useful system that simplifies the tax administration process and supports efficient tax reporting and payment tend to have a stronger intention to use the application. This shows that a positive perception of the system's benefits and ease of use is an important factor in encouraging the adoption of Coretax. Subjective norms also influence taxpayers' intention to use the Coretax application. Support, encouragement, and expectations from parties considered important, such as tax authorities, colleagues, or social circles, contribute to the psychological drive for taxpayers to use the system. These findings confirm that social pressure and support still play a role in taxpayers' decision-making process regarding the use of digital taxation systems. Perceived behavioral control influences the intention to use Coretax. Taxpayers who feel they have adequate abilities, knowledge, and resources, including access to technology and technical support, tend to be more confident and intend to use the Coretax application. Perceptions of ease or obstacles in using the system have proven to be important factors in shaping behavioral intentions. Overall, the results of this study indicate that the Theory of Planned Behavior is able to explain taxpayers' intentions to adopt the Coretax application. The three main constructs of TPB, namely attitude, subjective norm, and perceived behavioral control, collectively play a role in shaping the intention to use the digital taxation system.

Implications

Theoretically, this study contributes to the development of taxation and taxpayer behavior literature by strengthening the relevance of the Theory of Planned Behavior in the context of digital taxation system adoption, particularly Coretax. The findings of this study support the view that psychological and social factors cannot be separated from the successful implementation of taxation technology. Thus, this study can be a reference for further research examining technology adoption behavior in the field of taxation and other public sectors.

In practical terms, the results of this study can be taken into consideration by the Directorate General of Taxes in increasing the adoption and utilization of Coretax. Efforts to improve taxpayers' positive attitudes can be carried out through socialization that emphasizes the benefits, convenience, and security of the system. In addition, social support can be strengthened through the active role of tax officers, tax consultants, and public campaigns that encourage the use of Coretax. Improving perceived behavioral control can also be done by providing training, clear usage guidelines, and technical assistance services that are easily accessible to taxpayers.

Limitations

This study has several limitations that need to be considered. First, the scope of the study is limited to individual taxpayers in Palembang City, so the results of the study cannot necessarily be generalized to other regions or different types of taxpayers. Second, this study only uses variables found in the Theory of Planned Behavior, so other factors outside of this model, such as trust in the government, system quality, or user experience, have not been studied in depth. Third, the research data was obtained through questionnaires using a respondent perception approach, so it is highly dependent on the subjectivity and honesty of the respondents' answers.

Recommendations

Based on these limitations, several suggestions can be put forward for further research. Future research is recommended to expand the research object to other regions or involve different types of taxpayers, such as corporate taxpayers, to obtain more comprehensive results. Furthermore, further research could add other variables beyond the Theory of Planned Behavior, such as trust in the system, service quality, or technological factors, to enrich the model analysis.

The research method could also be developed using a qualitative or mixed methods approach to gain a deeper understanding of taxpayers' experiences and obstacles in using Coretax.

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