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Digital Transformation of Tax Services: Integrating the Technology Acceptance Model, System Quality, and Privacy Risk into Core Tax System Acceptance

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A B S T R A C T

This study examines determinants of Core Tax Administration System (Coretax DJP) acceptance among civil servants in a non-fiscal government institution in Indonesia, where usage is mandatory. Extending the Technology Acceptance Model, this study integrates system quality and perceived privacy risk as additional variables. A quantitative explanatory approach with cross-sectional design was employed, involving 30 civil servants at Sultan Thaha Jambi Class I Meteorological Station selected via census sampling. Data were analyzed using Partial Least Squares Structural Equation Modeling. Results indicate that perceived ease of use, system quality, and perceived privacy risk significantly influence user acceptance, while perceived usefulness shows no significant direct effect. These findings highlight that operational ease, technical reliability, and data protection are central to acceptance in mandatory public digital services.

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INTRODUCTION

The digital transformation of public administration has become one of the most visible indicators of state modernization. Governments are increasingly expected to deliver faster, more transparent, and more integrated services through digital platforms that reduce administrative fragmentation and improve accountability. In the taxation sector, these expectations are even stronger because taxation is directly linked to state capacity, compliance behavior, and the quality of interaction between government institutions and citizens.

In Indonesia, this transformation is represented by the implementation of the Core Tax Administration System (Coretax DJP), a strategic reform intended to integrate registration, reporting, payment, monitoring, and taxpayer account management within one digital ecosystem. Coretax is not merely a software replacement; it is a structural reform of tax administration that changes how users interact with tax obligations, how data are processed, and how institutional control is exercised. Consequently, the success of Coretax cannot be assessed only from technical deployment, but also from the extent to which users accept and are willing to operate the system effectively in everyday administrative routines.

The relevance of this issue is heightened by the fact that Coretax DJP is being implemented in a context where users are not always voluntary adopters. For many civil servants and formal institutional users, system use is effectively mandatory because tax administration is tied to formal obligations, organizational processes, and legal compliance. In such a context, user acceptance should not be interpreted simply as willingness to try a new technology, but as a broader psychological and operational condition in which users perceive the system as usable, reliable, and sufficiently safe for handling sensitive data.

Existing research on technology adoption has widely relied on the Technology Acceptance Model (TAM), which emphasizes Perceived Ease of Use and Perceived Usefulness as central predictors of acceptance. TAM has been successfully applied in many contexts, including e-filing, digital payment, and organizational information systems. However, a substantial proportion of this literature focuses on voluntary settings, commercial technologies, or public systems where usage discretion is still present. The Coretax environment introduces a more formal and risk-sensitive setting, requiring a model that captures not only ease and usefulness, but also the quality of the system itself and the risks perceived by users when interacting with integrated tax data.

Another major reason this research is important concerns the sensitivity of information processed in tax administration. Tax systems manage identity data, income-related information, institutional records, payment history, and compliance status. In a digital environment, these characteristics elevate concerns about privacy, unauthorized access, and data misuse. Therefore, a user may acknowledge that a system is useful and even relatively easy to use, while still resisting it psychologically if the system is perceived as risky. This means that perceived privacy risk is not merely an additional variable, but a strategically important determinant in explaining acceptance of digital tax services.

This study identifies three research gaps. First, empirical evidence on Coretax DJP acceptance among civil servants in non-fiscal government institutions remains limited, even though this group represents a meaningful category of mandatory users. Second, there is still limited evidence integrating TAM with System Quality and Perceived Privacy Risk in one explanatory model for Coretax acceptance. Third, it remains theoretically important to test whether Perceived Usefulness continues to operate as a dominant predictor in mandatory public-sector settings, or whether other variables become more influential under formal compliance conditions.

Based on these considerations, this study aims to analyze the effects of Perceived Ease of Use, Perceived Usefulness, System Quality, and Perceived Privacy Risk on User Acceptance of Coretax DJP among civil servants at BMKG Stasiun Meteorologi Kelas I Sultan Thaha Jambi. The study is expected to contribute theoretically by extending TAM to the context of mandatory government digital services and practically by providing input for improving implementation strategies, user support, system refinement, and trust-building measures in digital tax administration.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

Technology Acceptance Model, developed by Davis (1989), explains that technology adoption is influenced primarily by two beliefs: Perceived Ease of Use and Perceived Usefulness. Perceived Ease of Use reflects the extent to which a user believes that operating a system will require minimal effort, while Perceived Usefulness reflects the extent to which the system is believed to improve performance, productivity, or task accomplishment. In classical TAM, these beliefs form the cognitive basis of user acceptance and behavioral intention to use technology.

The theoretical logic of TAM is especially strong in situations where users have discretion to accept or reject a technology. A system that is easier to operate tends to produce a more favorable evaluation because users do not feel overburdened by learning demands. In turn, a system that is perceived as useful is more likely to be accepted because it contributes directly to work effectiveness. This sequence explains why PEOU is often modeled as both a direct predictor of acceptance and an antecedent of PU.

However, the explanatory power of TAM may shift in mandatory contexts. When users must use a system because of organizational or regulatory obligations, the role of usefulness may weaken relative to operational convenience, system stability, or perceived risk. In other words, users may continue using a system even when they do not strongly perceive benefits, simply because use is obligatory. This makes TAM a strong foundation, but one that requires contextual extension when applied to public-sector systems such as Coretax DJP.

H1: Perceived Ease of Use has a positive and significant effect on Perceived Usefulness.

H2: Perceived Ease of Use has a positive and significant effect on User Acceptance.
H3: Perceived Usefulness has a positive and significant effect on User Acceptance.

System Quality

System Quality is a central construct in the DeLone and McLean information systems success framework. It generally refers to the desirable technical characteristics of an information system, including reliability, speed, accuracy, accessibility, stability, integration, and ease of navigation. In a public digital service, these characteristics are crucial because technical weaknesses are often interpreted by users as institutional weaknesses.

In the case of Coretax DJP, the importance of System Quality is particularly high. Users rely on the system to fulfill formal tax obligations, and any technical disruption may generate delays, uncertainty, or compliance-related anxiety. A system that loads slowly, produces errors, or is difficult to navigate can directly reduce confidence and increase the perceived burden of administrative tasks. Consequently, system quality is not only a technical matter but also a perceptual determinant of acceptance.

H4: System Quality has a positive and significant effect on User Acceptance.

Perceived Privacy Risk

Perceived Privacy Risk refers to a user's subjective belief that using a digital system may expose personal or sensitive information to leakage, misuse, unauthorized access, or unintended surveillance. In electronic government systems, privacy-related concerns are highly salient because the state often manages large-scale, linked, and identifiable records. Tax systems intensify this concern because they combine administrative and financial information in one environment.

In the Coretax context, privacy risk can influence acceptance through several mechanisms. Users may worry about the confidentiality of personal tax data, the reliability of digital authentication, or the consequences of system breaches for their administrative status. Even if no actual breach occurs, the perception of vulnerability can create caution, distrust, and reluctance in system use. Therefore, perceived privacy risk is expected to operate as a negative determinant of acceptance.

H5: Perceived Privacy Risk has a negative and significant effect on User Acceptance.
H6: Perceived Usefulness mediates the effect of Perceived Ease of Use on User Acceptance.

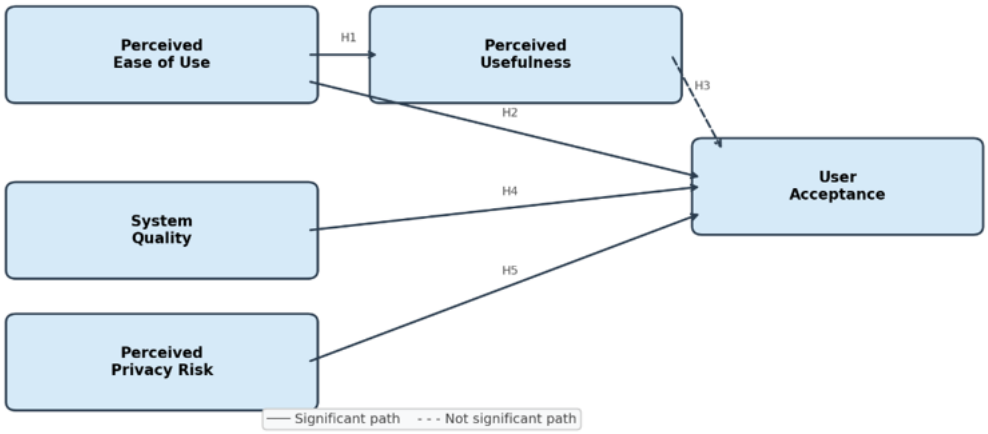

Figure 1. Conceptual Framework

METHODOLOGY

This study employed a quantitative explanatory approach with a cross-sectional design. The objective of the study was to test the structural relationships among Perceived Ease of Use, Perceived Usefulness, System Quality, Perceived Privacy Risk, and User Acceptance in the context of Coretax DJP. A quantitative approach was considered appropriate because the study aimed to test theory-driven hypotheses using measurable constructs and statistical modeling procedures.

The population consisted of all civil servants at BMKG Stasiun Meteorologi Kelas I Sultan Thaha Jambi who had tax obligations and direct interaction with the Coretax system, totaling 30 individuals. Because the number of eligible respondents was limited and fully accessible, this study applied saturated sampling or census sampling. This technique ensured that all members of the relevant population were included, thereby reducing sampling exclusion within the institutional setting being studied.

Data were collected using a structured questionnaire with a five-point Likert scale ranging from strongly disagree to strongly agree. The indicators for Perceived Ease of Use and Perceived Usefulness were adapted from Davis (1989), System Quality from DeLone and McLean (2003), Perceived Privacy Risk from e-government trust and risk literature, and User Acceptance from prior information systems studies. Before formal analysis, the questionnaire was reviewed to ensure wording clarity, conceptual relevance, and suitability to the respondent context.

The analysis was conducted using SmartPLS 4.0. Partial Least Squares Structural Equation Modeling was selected because it is suitable for predictive analysis, theory extension, and relatively small sample sizes. The analytical procedure consisted of two main stages. First, the outer model was assessed through indicator loadings, Cronbach's alpha, composite reliability, Average Variance Extracted, and discriminant validity. Second, the inner model was assessed through coefficient of determination, path coefficients, and mediation testing using bootstrapping with 5,000 resamples.

Using this procedure, the study does not merely report software output, but interprets each statistical step as part of model validation. This is important because the journal template explicitly emphasizes that statistical findings should be explained thoroughly and not simply pasted from software results. Therefore, the results section in this article is structured to describe the logic of measurement quality, structural quality, and hypothesis evaluation before moving to academic interpretation in the discussion section.

RESULT AND DISCCUSION

Outer Model Assessment: Reliability and Validity

The first stage of PLS-SEM analysis evaluated whether the measurement model met reliability and validity standards. This step is crucial because structural conclusions should only be interpreted after confirming that the indicators measure each latent construct consistently. The results show that all constructs reached acceptable thresholds for internal consistency and convergent validity, indicating that the measurement model is sufficiently robust for hypothesis testing.

Cronbach's alpha values for all constructs were above 0.80, suggesting high internal consistency among indicators within each construct. Composite reliability values also exceeded the recommended cut-off point, indicating that the latent variables were measured reliably by their indicators. Likewise, all AVE values were above 0.50, confirming that each construct explained more than half of the variance of its indicators. These findings support the adequacy of the measurement model for continued analysis.

Table 1. Construct Reliability and Validity

Construct	Cronbach's Alpha	CR (rho_a)	CR (rho_c)	AVE
Perceived Ease of Use	0.916	0.938	0.959	0.922
Perceived Privacy Risk	0.891	0.905	0.948	0.901
Perceived Usefulness	0.842	0.865	0.926	0.862
System Quality	0.856	0.857	0.913	0.777
User Acceptance	0.841	0.845	0.904	0.758

Indicator-level analysis also showed that all retained outer loadings exceeded 0.70. This means each item contributed strongly to its intended latent variable. High loadings strengthen confidence that the observed indicators are empirically aligned with the theoretical constructs proposed in the model. In practical terms, respondents were able to interpret the questionnaire items consistently and provide responses that reflected coherent latent dimensions.

Table 2. Indicator Outer Loadings

Indicator	Construct	Outer Loading
PEOU1	Perceived Ease of Use	0.967
PEOU2	Perceived Ease of Use	0.953
PR1	Perceived Privacy Risk	0.942
PR3	Perceived Privacy Risk	0.957
PU1	Perceived Usefulness	0.943
PU3	Perceived Usefulness	0.914

SQ1	System Quality	0.877
SQ2	System Quality	0.886
SQ3	System Quality	0.881
UA1	User Acceptance	0.873
UA2	User Acceptance	0.857
UA3	User Acceptance	0.881

Inner Model Assessment: Structural Path Analysis

After confirming the adequacy of the measurement model, the structural model was examined to assess explanatory power and causal relationships among constructs. The coefficient of determination for User Acceptance was 0.805, indicating that the independent variables in the model explained 80.5 percent of the variance in acceptance. This is a strong explanatory value and suggests that the selected variables are highly relevant in understanding acceptance of Coretax DJP within the observed institutional setting.

The R-square value for Perceived Usefulness was 0.611. This indicates that Perceived Ease of Use explained a substantial proportion of the variance in Perceived Usefulness. Thus, respondents' judgments about system usefulness were strongly related to whether the system was considered easy to understand and operate. This result supports the conceptual assumption that ease of use is an important antecedent of usefulness perception in digital service contexts.

Table 3. Coefficient of Determination (R^2)

Endogenous Variable	R-square	R-square Adjusted
Perceived Usefulness	0.611	0.597
User Acceptance	0.805	0.774

Bootstrapping analysis was then used to evaluate the significance of direct and indirect effects. The interpretation of the path model relies on the direction of coefficients, t-statistics, and p-values. A significant positive coefficient indicates that increases in one construct are followed by increases in the target construct, while a significant negative coefficient indicates an inverse relationship. This makes the structural model particularly informative for identifying both enabling and inhibiting factors of Coretax acceptance.

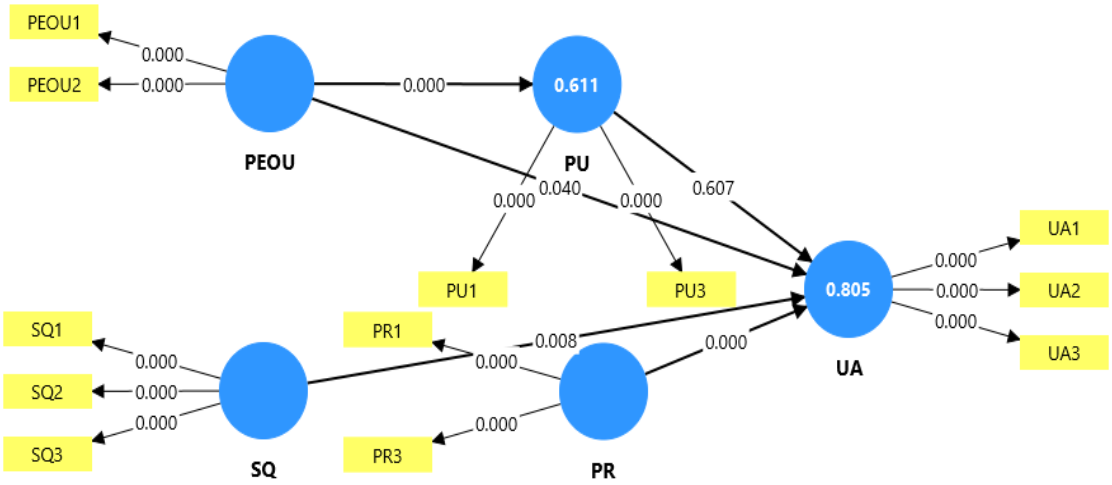

Figure 2. Structural Model Results (Inner Model) — Path Coefficients and Significance Levels

Table 4. Hypothesis Testing Results

Hypothesis	Path	Coefficient	T-Statistic	P-value	Decision
H1	PEOU → PU	0.781	9.664	0.000	Supported
H2	PEOU → UA	0.292	2.050	0.040	Supported
H3	PU → UA	0.085	0.514	0.607	Not Supported
H4	SQ → UA	0.301	2.654	0.008	Supported
H5	PR → UA	-0.505	5.301	0.000	Supported

The hypothesis testing results indicate that four of the five direct relationships were statistically supported. Perceived Ease of Use significantly influenced both Perceived Usefulness and User Acceptance. System Quality also showed a significant positive relationship with User Acceptance, while Perceived Privacy Risk showed a significant negative relationship. In contrast, Perceived Usefulness did not show a statistically significant direct effect on User Acceptance. This pattern suggests that the logic of acceptance in Coretax is shaped more strongly by usability, technical quality, and perceived safety than by functional utility alone.

Table 5. Mediation Test (Indirect Effect)

Indirect Path	Coefficient	T-Statistic	P-value	Decision
PEOU → PU → UA	0.066	0.493	0.622	Not Supported

The mediation result further shows that Perceived Usefulness did not significantly mediate the effect of Perceived Ease of Use on User Acceptance. This implies that although users perceive an easy system as useful, that usefulness perception does not substantially translate into stronger acceptance in the mandatory context observed here. The practical implication is that policy makers

should not assume that promoting utility alone will be enough to increase acceptance when users already operate under formal obligations.

The finding that Perceived Ease of Use positively and significantly influences Perceived Usefulness is fully aligned with the core proposition of TAM. An easier system reduces learning burden, lowers operational complexity, and makes users more likely to recognize practical benefits. In the Coretax context, this suggests that usability remains a foundational condition for value recognition, even when the system is linked to formal administrative obligations.

The direct positive influence of Perceived Ease of Use on User Acceptance demonstrates that usability has independent explanatory power beyond its indirect contribution through usefulness. This is important in a mandatory public-sector environment because users often evaluate acceptance through the lens of daily operational experience. When the interface is understandable, navigation is manageable, and procedures are not overly complicated, users are more likely to accept the system even if they do not actively celebrate it as highly beneficial.

The non-significant direct effect of Perceived Usefulness on User Acceptance is one of the most theoretically interesting findings in this study. In many voluntary technology settings, usefulness is among the strongest drivers of intention and acceptance. However, in the present setting, users are required to interact with the system. Under such conditions, the perceived benefits of the system may be acknowledged at a conceptual level but do not necessarily become the decisive factor shaping acceptance. This indicates that classical TAM relationships should be interpreted carefully when the institutional context is highly regulated and mandatory.

The significant positive effect of System Quality on User Acceptance confirms that technical performance is central to successful digital tax administration. Users in government environments often judge systems pragmatically: whether the system is stable, quick to respond, accessible when needed, and capable of supporting task completion without repeated disruption. If these expectations are fulfilled, acceptance rises because the system is perceived as reducing administrative friction. Therefore, technical quality operates not merely as infrastructure, but as a visible signal of service credibility. The strongest inhibitory factor in the model is Perceived Privacy Risk. This indicates that users remain highly sensitive to concerns about confidentiality, misuse of data, and unauthorized access. Such concerns are understandable because tax systems handle identity and financial information with potentially serious personal and institutional consequences. A negative coefficient of this magnitude indicates that even in a mandatory environment, perceived risk can undermine acceptance quality and possibly encourage reluctant, defensive, or minimal compliance rather than confident and constructive system use.

The absence of mediation through Perceived Usefulness confirms that acceptance in this setting follows a different pathway from the original TAM logic. In Coretax DJP, ease of use matters directly, while usefulness does not function as the main bridge to acceptance. This result suggests that mandatory digital public services may require a revised conceptual emphasis in which

usability, system quality, and trust-related perceptions are treated as primary drivers rather than supplementary contextual factors.

Overall, the study contributes to the literature by showing that acceptance of digital tax systems in the public sector is not solely a matter of instrumental benefit. Instead, acceptance is relational and contextual: users need a system that is workable in everyday tasks, technically dependable, and psychologically safe. This broadens the understanding of acceptance beyond classical efficiency-centered explanations and supports the use of extended TAM models in e-government research.

CONCLUSIONS AND RECOMMENDATIONS

This study set out to examine the determinants of User Acceptance of Coretax DJP among civil servants in a non-fiscal government institution by integrating Perceived Ease of Use, Perceived Usefulness, System Quality, and Perceived Privacy Risk into an extended Technology Acceptance Model. The results demonstrate that the acceptance of Coretax DJP is not shaped by a single factor, but by the interaction between usability, technical system performance, and users' perceptions of privacy-related vulnerability. In this respect, the study confirms that acceptance of mandatory digital systems differs in important ways from acceptance of voluntary technologies.

First, Perceived Ease of Use emerged as a significant predictor of both Perceived Usefulness and User Acceptance. This means that when users experience the system as clear, manageable, and not overly complicated, they are more likely to acknowledge its benefits and more willing to accept its use in their formal activities. Ease of use therefore operates as both a cognitive enabler and an operational facilitator. For implementation practice, this suggests that interface simplification, clear procedures, and user-friendly process flow are not cosmetic improvements, but strategic requirements for strengthening acceptance.

Second, Perceived Usefulness did not have a significant direct effect on User Acceptance. This finding indicates that in a mandatory institutional setting, recognizing that a system is beneficial does not automatically translate into stronger acceptance. Users may still use the system because they must, not because they feel that it significantly improves their work. The implication is important: public-sector digital reform should not assume that functionality alone is sufficient to produce positive reception. Mandatory users may tolerate utility, but they respond more directly to whether a system is easy, stable, and safe.

Third, System Quality showed a positive and significant influence on User Acceptance. This reinforces the idea that the technical dimension of digital reform remains a core practical determinant of user response. Reliable performance, low error rates, adequate response speed, and accessible navigation all contribute to the perception that the system is institutionally dependable. In the context of tax administration, this is especially important because system errors can generate anxiety, delay obligations, and reduce trust in the service. Therefore, improving technical quality should remain a top priority in Coretax refinement and maintenance.

Fourth, Perceived Privacy Risk exerted a significant negative effect on User Acceptance and emerged as the strongest barrier in the model. This finding shows that users do not evaluate Coretax only as an administrative tool, but also as an environment of data exposure and institutional responsibility. The stronger the perception that personal or tax-related data may be insecure, the lower the quality of acceptance. This means that privacy protection must be treated as a central part of service design, communication, and user education. Technical safeguards alone are not enough if users are not convinced that their data are protected.

Fifth, the mediation test confirmed that Perceived Usefulness did not significantly mediate the relationship between Perceived Ease of Use and User Acceptance. This result strengthens the argument that acceptance in the observed setting does not follow the standard TAM pathway. Instead, the acceptance mechanism is more direct and more context-sensitive. Ease of use contributes immediately to acceptance, while usefulness remains secondary. This offers a theoretical contribution by showing that extended TAM models are more suitable for explaining acceptance in mandatory digital public services than the classical model alone.

Based on these findings, several recommendations can be proposed. For the Directorate General of Taxes, the first recommendation is to prioritize user-centered system improvement, especially in navigation simplicity, procedural clarity, and reduction of repetitive technical obstacles. The second recommendation is to ensure continuous enhancement of system quality through performance monitoring, rapid response to bugs, and stable service availability during peak usage periods. The third recommendation is to strengthen privacy and security governance, not only through system architecture and digital safeguards, but also through transparent communication that helps users understand how their data are protected.

For institutions whose employees are mandatory users of Coretax DJP, practical support should be strengthened through periodic training, step-by-step operational guidance, and responsive technical assistance. Acceptance in mandatory settings should not be interpreted simply as compliance. Institutions need to cultivate informed, confident, and competent use so that system implementation supports administrative efficiency rather than producing frustration or procedural dependency. Managers should therefore view user assistance as part of implementation governance, not merely as an optional support activity.

In conclusion, this study shows that the success of Coretax DJP depends not only on the existence of the system, but on how it is experienced by its users. A digital tax system will be more readily accepted when it is easy to use, technically dependable, and perceived as secure. These conditions are fundamental for building sustainable trust in government digital transformation. Thus, strengthening usability, system quality, and privacy assurance should become an integrated strategy in the next stages of Coretax DJP development and institutional dissemination.

FURTHER STUDY

This study has several limitations that should be acknowledged. The first limitation concerns the small sample size and the fact that respondents were drawn from only one institution. Although this is acceptable for a contextual PLS-SEM study, it limits broader generalization. The second limitation is the cross-sectional nature of the data, which does not capture how user acceptance may evolve as Coretax becomes more familiar over time. The third limitation lies in the use of self-reported questionnaire responses, which may be influenced by caution, institutional pressure, or subjective interpretation.

Future studies are encouraged to examine Coretax acceptance across multiple public institutions and regions, compare fiscal and non-fiscal user groups, and use larger samples to increase external validity. Longitudinal designs would be especially useful for identifying whether acceptance improves as users gain experience. Future models may also incorporate variables such as institutional trust, digital literacy, facilitating conditions, perceived security, and satisfaction. In addition, qualitative interviews could help explain why usefulness becomes less decisive in mandatory settings and how users interpret privacy concerns in daily practice.

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In addition to the theoretical implications, the results also carry managerial implications for change management in public institutions. Acceptance of a digital system should not be interpreted only as the absence of resistance. In mandatory settings, users may comply outwardly while still experiencing uncertainty, inefficiency, or distrust. Therefore, implementation management must pay attention to the quality of user experience and not merely the formal completion of deployment. This perspective is particularly relevant for Coretax DJP because the system affects routine administrative processes that require consistency, speed, and confidence from users.

Another important implication concerns the role of communication in digital reform. Privacy protection, data governance, and system reliability are not only technical issues but also communication issues. Users are more likely to accept a system when institutions explain clearly how data are protected, what safeguards are in place, and what support mechanisms are available when errors occur. Transparent communication can reduce uncertainty and strengthen trust, thereby complementing technical improvements with psychological reassurance. From a broader policy perspective, the findings suggest that successful digital taxation reform requires a balance between regulatory authority and user-centered design. Mandatory implementation may secure usage, but it does not automatically secure acceptance quality. A policy that emphasizes obligation without ensuring usability and trust may produce procedural compliance but not meaningful digital transformation. Thus, sustainable reform depends on whether

the system is perceived as workable, dependable, and safe by those who use it in daily practice.

Accordingly, the practical roadmap for improving Coretax DJP should include at least four interrelated priorities. First, interface and workflow simplification should be pursued continuously so that mandatory users can complete tasks with minimal ambiguity. Second, technical maintenance should focus on stability and responsiveness, especially during high-demand periods. Third, privacy assurance should be institutionalized through stronger safeguards and clearer dissemination of security practices. Fourth, user assistance mechanisms should be made more accessible through tutorials, institutional helpdesks, and periodic socialization sessions.

If these dimensions are addressed simultaneously, Coretax DJP has stronger potential to be perceived not merely as an obligatory administrative platform, but as a credible and sustainable digital public service. In other words, the long-term success of Coretax depends on whether the system can transform compulsory use into constructive acceptance. This study therefore recommends that future implementation strategies treat ease of use, system quality, and privacy assurance as the three pillars of digital tax service acceptance

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