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DOES CORETAX WORK? EVALUATING SYSTEM, INFORMATION, AND SERVICE QUALITY ON TAXPAYER COMPLIANCE INTENTION

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Abstract
This study examines the effect of taxpayers' perceptions of system quality, information quality, and service quality of the Coretax application on taxpayer compliance intention, with use intention serving as a mediating variable. Coretax is Indonesia's new integrated tax administration system that replaced e-Filing on January 1, 2025. Grounded in the DeLone and McLean Information Systems Success Model, this study investigates whether perceived quality dimensions encourage meaningful engagement with the system and ultimately strengthen taxpayers' intentions to comply with their tax obligations. Data were collected from 193 individual employee taxpayers through a survey using a four-point Likert scale and supplemented by open-ended questions analyzed through descriptive thematic categorization. Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed using SmartPLS 4 with 5,000 bootstrap subsamples to assess both measurement and structural models. The results indicate that all seven hypotheses are supported. Information quality is the strongest predictor of use intention ($\beta = 0.406$), followed by service quality ($\beta = 0.352$) and system quality ($\beta = 0.193$). Use intention strongly predicts compliance intention ($\beta = 0.776$, $f^2 = 1.511$), highlighting its central role in translating taxpayers' quality perceptions into compliance-oriented behavioral intentions. Significant indirect effects were also found for all three quality dimensions through use intention. Descriptive analysis of open-ended responses reveals that system instability, difficulties in understanding prepopulated withholding tax information, and support service responsiveness remain the most frequently reported user concerns. The study contributes to the information systems success literature by extending the DeLone and McLean framework to a mandatory tax administration environment and provides practical recommendations for improving Coretax implementation in Indonesia.
Keywords: Coretax; DeLone and McLean model; Taxpayer compliance intention; Use intention

INTRODUCTION

The primary task of the Directorate General of Taxes (DGT) in Indonesia is to collect tax revenues for state financing. To achieve this objective, DGT relies heavily on taxpayer compliance, particularly in the submission of annual tax returns. Over the years, DGT has invested in digital transformation to facilitate the reporting process, beginning with e-SPT and evolving into e-Filing, the web-based electronic filing system that became the dominant reporting channel for individual taxpayers.

However, data from DGT annual reports reveal a concerning trend. The number of annual tax return submissions through e-Filing, the dominant reporting channel for individual employee taxpayers, declined from 17,948,240 in 2023 to 14,121,328 in 2024, a decrease of 3,826,912 filings or 21.32%. This is particularly significant because individual employee taxpayers constitute the core user base of e-Filing, with 13,367,603 filings recorded from this segment in 2024. The substantial decline in the primary digital channel among its largest user group raises fundamental questions about the effectiveness of DGT's existing digital infrastructure in sustaining voluntary compliance.

James and Alley (2002) argue that the primary indicator of an ideal tax administration lies in its ability to encourage voluntary compliance. An ideal tax system should not rely on repressive measures such as intensive audits, continuous warnings, or threats of sanctions. In line with this argument, Bergman (1998) distinguishes between voluntary compliance and enforced compliance,

emphasizing that genuine compliance extends beyond mere administrative obedience to encompass taxpayers' independent adherence to tax laws without direct enforcement intervention.

Recognizing these challenges, DGT launched Coretax on January 1, 2025. Coretax is a comprehensive core tax administration system designed to replace e-Filing and integrate all tax processes, including registration, filing, payment, and reporting, into a single platform. The system introduces several innovations: automated business processes, prepopulated withholding tax slip, integrated taxpayer accounts, and streamlined services. This represents the most significant technological reform in Indonesian tax administration history. Compared to the previous e-Filing system, which operated as a standalone filing channel, Coretax consolidates the entire tax cycle within a single unified platform, promising greater convenience and integration.

To evaluate whether Coretax achieves its intended outcomes, a robust theoretical framework is necessary. DeLone & McLean (2016) offers such a framework. The model posits that system quality, information quality, and service quality influence use intention, which in turn produces net benefits. The model has been validated across various contexts including e-commerce, e-government, mobile banking, and education. However, its application within mandatory tax administration systems in developing economies remains scarce.

Although the DeLone and McLean model possesses a strong explanatory framework for predicting system success, empirical evidence in the field does not always yield consistent results. Prior studies have reported inconsistent findings regarding which quality dimension most strongly influences use intention. This research gap indicates that the success of the D&M model is highly dependent on the specific technological context being studied. Therefore, this study seeks to re-examine and empirically validate these causal relationships in the context of Coretax, contributing to a more comprehensive understanding of the model's applicability in mandatory tax administration systems.

Beyond testing the structural relationships in the DeLone and McLean model, this study also incorporates open-ended questions to capture taxpayer experiences that cannot be fully assessed through closed-ended instruments alone. This descriptive analysis provides supplementary insight into the specific challenges faced by taxpayers when interacting with Coretax, enriching the interpretation of the quantitative findings.

Based on these considerations, this study aims to: first, examine the effect of taxpayers' perceptions of system quality, information quality, and service quality on use intention; second, test the effect of use intention on compliance intention as the operationalized net benefit; third, evaluate the mediating role of use intention between quality perceptions and compliance intention; and fourth, supplement quantitative findings with descriptive analysis of open-ended survey responses to provide a richer understanding of user experience.

LITERATURE REVIEW

Delone and McLean IS Success Model

The DeLone and McLean IS Success Model is one of the most widely cited frameworks for measuring information system effectiveness (Petter et al., 2008). This model has been widely used and updated from Delone & McLean (1992) model to Delone & McLean (2003) model. From the latest version of DeLone & McLean (2016) model, they identified six interdependent dimensions of IS success: system quality, information quality, use, user satisfaction, individual impact, and organizational impact. Following a decade of scholarly debate and empirical testing, DeLone and McLean updated the model in 2003 by adding service quality as a new dimension,

refining "use" into "intention to use," and consolidating individual and organizational impacts into "net benefits."

In the updated model, three quality dimensions serve as independent variables. System quality refers to the desirable technical characteristics of an information system, including usability, reliability, and response time. Information quality encompasses the characteristics desired from system outputs such as accuracy, timeliness, completeness, and relevance. Service quality captures the gap between user expectations and actual service delivery, typically measured using the SERVQUAL framework developed by Parasuraman et al. (1988) with its five dimensions: tangibles, reliability, responsiveness, assurance, and empathy.

The model theorizes that these quality dimensions influence both use (or intention to use) and user satisfaction, which together determine net benefits. DeLone & McLean (2016) emphasized that the definition of net benefits must be adapted to the specific implementation context. In this study, net benefits are operationalized as taxpayer compliance intention, encompassing four dimensions: filing intention (submitting tax returns on time), reporting intention (disclosing all income accurately), payment intention (settling tax liabilities punctually), and registration intention (maintaining accurate registration data), following the OECD (2004) compliance framework.

However, this study excludes user satisfaction from the adapted model. In the original D&M framework, user satisfaction functions as a parallel mediator alongside use intention. In a mandatory system context, however, satisfaction becomes a less meaningful predictor of continued use because taxpayers have no alternative platform for tax reporting. Unlike voluntary systems where dissatisfied users may switch to competing applications or abandon the system entirely, Coretax users must continue engaging with the system regardless of their satisfaction level. Therefore, this study positions use intention as the sole mediating variable between quality perceptions and net benefits, focusing on the degree of meaningful engagement rather than affective evaluation of the system.

Use intention in the D&M model is measured through indicators such as dependency on the system, frequency of use, intention to reuse, and perceived usefulness. In mandatory system contexts like Coretax, this variable retains analytical significance because it captures the degree of meaningful engagement beyond forced minimal compliance (Brown et al., 2002). A taxpayer who merely logs in and submits the bare minimum behaves differently from one who actively utilizes prepopulated data, cross-checks information, and explores system features.

Previous Research

Several studies provide empirical support for the relationships hypothesized in this research. Wang and Liao (2008) surveyed 119 users of Taiwan's e-government system and found that information quality, system quality, and service quality all significantly influenced use intention. Their study demonstrated the applicability of the D&M model to government information systems.

Barry et al (2024) confirmed that all three quality variables in the D&M model significantly affect use intention in electronic transaction contexts through their research on mobile commerce in Malaysia. Similarly, Varastika et al. (2025) found that system quality and service quality significantly predict use intention in their study on M-Paspor in Indonesia, though information quality did not reach significance in that particular context. Alasadi (2018) also validated the positive influence of all three quality dimensions on use intention through research on e-government in Iraq.

In the taxation context specifically, Chen et al. (2015) demonstrated that system quality and information quality positively influence intention to use in online tax filing, which subsequently affects perceived net benefits. Marfiana and Kusumawati (2024) found that information quality and system quality both significantly predict intention to use and net benefits of the e-Filing system, with intention to use successfully mediating these relationships. Night and Bananuka (2019) further showed that adoption of electronic tax systems mediates the relationship between taxpayer attitudes and tax compliance.

However, a gap exists in the literature. The majority of prior studies examined these relationships in voluntary adoption contexts, and the scope of previous research has been limited. Most prior studies have extensively tested factors influencing e-Government system adoption (such as e-Filing) or tax compliance in general, but very few have specifically examined the Coretax system, which was only implemented on January 1, 2025. This provides an opportunity for the present study to empirically test the D&M model within a new and contextually distinct mandatory tax administration setting.

Hypothesis Development and Research Framework

Based on these theoretical foundations and empirical evidence, this study proposes the following hypotheses:

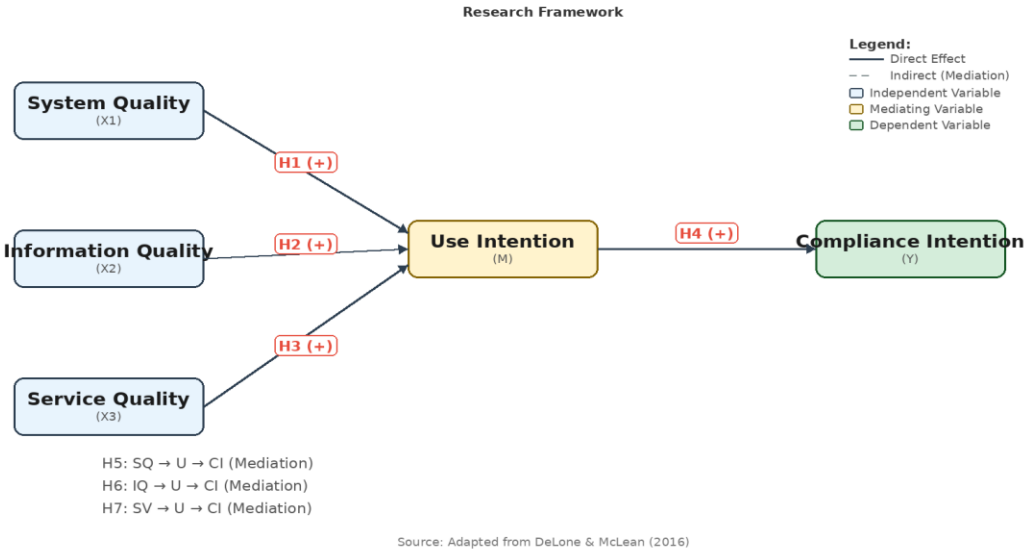
H1: System quality positively affects use intention.
H2: Information quality positively affects use intention.
H3: Service quality positively affects use intention.
H4: Use intention positively affects compliance intention.
H5: Use intention mediates the effect of system quality on compliance intention.
H6: Use intention mediates the effect of information quality on compliance intention.
H7: Use intention mediates the effect of service quality on compliance intention.

The model positions three quality dimensions as exogenous variables: system quality (X1), information quality (X2), and service quality (X3). These three constructs represent taxpayers' perceptions of the technical, informational, and service aspects of the Coretax application. Use intention (M) serves as the mediating variable. It captures the degree to which taxpayers intend to engage meaningfully with the Coretax system beyond the minimum forced compliance required by regulation. This mediating position is consistent with the original D&M model, where use or intention to use occupies the intermediary link between quality perceptions and net benefits.

Compliance intention (Y) serves as the dependent variable, representing the operationalized net benefits of the Coretax system. Unlike previous studies that measured net benefits through generic user satisfaction or organizational performance, this study contextualizes net benefits as the intended behavioral outcome of a tax administration system: taxpayers' intention to comply with their filing, reporting, payment, and registration obligations.

The framework proposes that the three quality dimensions do not directly influence compliance intention. Instead, their effects are fully mediated through use intention. This theoretical positioning reflects the logic that perceived quality first shapes how actively taxpayers engage with the system, and this level of engagement subsequently determines whether compliance intention increases. Figure 1 illustrates the proposed research framework with its hypothesized paths.

Figure 1 Research Framework



Source: Processed by Author (2026).

METHODS

This research is quantitative in nature and uses primary data obtained through survey questionnaires. The population consists of individual employee taxpayers registered in Indonesia who have used the Coretax application for filing or reporting purposes since its launch on January 1, 2025. The study employs purposive sampling with the inclusion criterion that respondents must have completed at least one substantive transaction through Coretax, such as filing a tax return or processing a payment and have previously filed through the e-Filing system.

Sample Size Determination

The minimum sample size was calculated using two approaches. First, the inverse square root method recommended by Kock and Hadaya (2018) was applied, assuming a minimum path coefficient between 0.11 and 0.20 at 5% significance level. Second, G*Power analysis was conducted with the following parameters: effect size $f^2 = 0.15$, significance level $\alpha = 0.05$, statistical power = 0.80, and four predictors. Both methods confirmed adequate sample size, with the inverse square root method requiring a minimum of 155 respondents and G*Power analysis requiring 85 respondents. The more conservative threshold of 155 was adopted to ensure greater statistical robustness, and the final sample of 193 respondents substantially exceeds this requirement.

Data were collected through Google Form (online) and direct distribution (offline) over approximately three weeks in March 2026. The offline survey was administered at several Tax Service Offices (Kantor Pelayanan Pajak) within the jurisdiction of the Regional Office of the Directorate General of Taxes Jakarta Barat (Kanwil DJP Jakarta Barat), targeting taxpayers who visited the offices and met the study's inclusion criteria. After removing duplicates (4 responses), respondents who had not interacted with Coretax (4 responses), and non-employee taxpayers (2 responses), a total of 193 valid responses remained for analysis. This number substantially exceeds the minimum threshold.

Instrument Design

The survey instrument comprises 21 indicators across five constructs, measured on a four-point forced-choice Likert scale ranging from 1 (Strongly Disagree) to 4 (Strongly Agree). The four-point scale was chosen deliberately to eliminate central tendency bias, which tends to be common in survey contexts. The five constructs include system quality (3 indicators), information quality (5 indicators), service quality (5 indicators), use intention (4 indicators), and compliance intention (4 indicators). Each indicator was adapted from established IS success literature and contextualized for the Coretax environment. Table 1 presents the complete operationalization of research variables, including indicator codes, operational definitions, and their respective source references.

Table 1 Research Variables

Construct	Indicator	Code	Source
System Quality	User-friendly, easy to use, usability	SQ1–SQ3	DeLone & McLean (2016); Stefanovic et al. (2016)
Information Quality	Precise, up-to-date, sufficient, reliable, useful information	IQ1–IQ5	Stefanovic et al. (2016); Urbach et al. (2010)
Service Quality	Readiness, responsiveness, support helpfulness, individual attention, availability	SV1–SV5	Stefanovic et al. (2016); Wang and Liao (2008); DeLone & McLean (2016)
Use Intention	Dependency, frequency of use, tendency to reuse, duration of future use	U1–U4	Stefanovic et al. (2016); Hassanzadeh et al. (2012)
Compliance Intention	Filing intention, reporting intention, payment intention, registration intention	CI1–CI4	OECD (2004)

Source: Processed data by Author (2026).

In addition to the closed-ended Likert items, three open-ended questions were included to capture respondent perceptions: overall experience with Coretax system performance, perceptions of information accuracy and comprehensibility, and experiences with support services.

Data Analysis Procedure

Data analysis follows two tracks. Quantitative analysis uses Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4 with 5,000 bootstrap subsamples, following the two-stage evaluation protocol recommended by Hair et al. (2022). The measurement model is assessed through indicator reliability (outer loadings above 0.708), internal consistency (Cronbach's alpha and composite reliability between 0.70 and 0.95), convergent validity (AVE above 0.50), and discriminant validity (HTMT below 0.90) (Henseler et al., 2014) The structural model is evaluated through collinearity diagnostics (VIF below 5), path coefficient significance, coefficient of determination (R^2), effect size (f^2), and predictive power (PLSpredict).

Descriptive analysis of open-ended responses was conducted through inductive categorization. Responses were reviewed and grouped according to commonly reported issues. The frequency of each issue was then calculated and summarized descriptively. Given the supplementary role of the open-ended questions, the analysis was intended to provide contextual insights rather than to serve as a standalone qualitative investigation.

RESULTS AND DISCUSSION

A pilot test with 33 valid respondents was conducted prior to full deployment. All indicators met reliability and validity criteria in this preliminary assessment, confirming the suitability of the instrument. For the full sample (n = 193), all 21 indicators demonstrated outer loadings above 0.708, ranging from 0.748 to 0.868, with all t-statistics significant at $p < 0.05$.

Internal consistency was confirmed through Cronbach's alpha (0.756 to 0.877), rho_a (0.765 to 0.882), and composite reliability rho_c (0.859 to 0.910), all within the acceptable 0.70 to 0.95 range. Convergent validity was established with AVE values between 0.625 and 0.691, exceeding the 0.50 minimum threshold.

Discriminant validity was assessed using the Heterotrait-Monotrait Ratio (HTMT) as recommended by Henseler et al. (2014). Nine of ten construct pairs yielded HTMT values below both the conservative threshold of 0.85 and the liberal threshold of 0.90. One pair, Use Intention and Compliance Intention, produced an HTMT value of 0.926 exceeding the liberal threshold. However, the HTMTinference approach via bootstrap confidence interval [0.869, 0.985] confirmed that the upper bound does not include 1.0, indicating statistical distinctiveness. This elevated correlation is theoretically justified by the sequential positioning of these constructs within the D&M causal chain.

Structural Model and Hypothesis Testing

All variance inflation factor (VIF) values fell below 3.0, confirming the absence of problematic multicollinearity among predictor constructs. The highest VIF value observed was 2.139, well within the commonly accepted threshold of 5.0 recommended by Hair et al. (2022), indicating that each predictor contributes sufficiently unique variance to the structural model without redundancy. Table 2 presents the path coefficients, t-statistics, p-values, effect sizes, and hypothesis testing results for all seven hypothesized relationships in the research framework.

Table 2 Path Coefficient and Hypothesis Testing Results

Hypothesis	Path	β	t-stat	p-value	f^2	Decision
H1	SQ → U	0.193	3.289	0.001	0.070	Supported
H2	IQ → U	0.406	7.661	0.000	0.276	Supported
H3	SV → U	0.352	6.630	0.000	0.215	Supported
H4	U → CI	0.776	24.971	0.000	1.511	Supported
H5	SQ→U→CI	0.150	3.267	0.001	—	Supported
H6	IQ→U→CI	0.315	6.993	0.000	—	Supported
H7	SV→U→CI	0.273	6.095	0.000	—	Supported

Source: Processed data by Author (2026)

All four direct hypotheses (H1 through H4) are supported with positive and significant path coefficients. Information quality emerges as the strongest predictor of use intention ($\beta = 0.406$, $f^2 = 0.276$, medium effect), followed by service quality ($\beta = 0.352$, $f^2 = 0.215$, medium effect) and system quality ($\beta = 0.193$, $f^2 = 0.070$, small effect). The path from use intention to compliance intention is the strongest in the entire model ($\beta = 0.776$, $f^2 = 1.511$, large effect), explaining 60.2%

of the variance in compliance intention ($R^2 = 0.602$). Use intention itself is explained by 58.5% through the three quality dimensions ($R^2 = 0.585$, adjusted $R^2 = 0.578$).

three mediation hypotheses (H5 through H7) are supported. The specific indirect effects are 0.315 for information quality, 0.273 for service quality, and 0.150 for system quality, with all indirect paths reaching statistical significance. The results suggest that use intention plays a significant mediating role in the relationship between taxpayers' quality perceptions and compliance intention. Taxpayers who perceive higher levels of system quality, information quality, and service quality tend to exhibit stronger complaicne intention through greater intention to use the Coretax system. These findings highlight the central of use intention in explaining how quality-related perceptions are translated into compliance-oriented behavioral intentions within the Coretax environment.

The R^2 value of 0.602 for compliance intention indicates that the model explains a substantial proportion of variance in the dependent variable. According to Cohen (1988) benchmarks adapted for behavioral research, this exceeds the threshold for a large effect and suggests that the model captures the primary determinants of compliance intention within the Coretax context. The R^2 of 0.585 for use intention also represents a large effect and indicates that the three quality dimensions collectively explain more than half of the variance in taxpayers' meaningful engagement with the system.

PLSpredict analysis confirms adequate out-of-sample predictive power. All Q^2predict values are positive, ranging from 0.285 to 0.465, and the PLS-SEM model outperforms the linear model benchmark on most RMSE and MAE indicators for both endogenous constructs. This finding is particularly important because it demonstrates that the model generalizes beyond the estimation sample and can predict outcomes for new observations with reasonable accuracy.

The most significant finding of this study is the hierarchy of quality predictors in the mandatory Coretax context. Information quality dominates ($\beta = 0.406$), followed by service quality ($\beta = 0.352$), with system quality trailing ($\beta = 0.193$). This ordering diverges from findings in voluntary adoption contexts where system quality often emerges as the primary driver. In a mandatory system, taxpayers must use Coretax regardless of its technical performance. Their decision to engage meaningfully with the system, rather than merely completing the minimum required transactions, depends more on whether the information they encounter is trustworthy and whether support services are available when needed.

This finding is consistent with Wang and Liao (2008) who found information quality to be the strongest predictor in e-government contexts. It also aligns with Marfiana and Kusumawati (2024) who demonstrated that information quality significantly predicts both intention to use and net benefits of e-Filing. Barry et al (2024) similarly confirmed information quality's importance in mobile commerce adoption. The present study extends these findings by showing that in a mandatory system, the gap between information quality's influence and system quality's influence widens further compared to voluntary systems.

It should be noted that although the path coefficient SQ → U is significant, the effect size ($f^2 = 0.070$) of this path is relatively small. This indicates that the unique contribution of system quality to the R^2 of use intention is limited after controlling for information quality and service quality. This can be associated with the mandatory system context, where Coretax is a system that must be used by taxpayers (Brown et al., 2002). In such a context, the technical quality of the system becomes less dominant compared to information quality and supporting services in driving use intention. The descriptive analysis of open-ended responses also supports this interpretation.

Issues related to system stability, errors, and usability were among the most frequently reported concerns raised by taxpayers, indicating that respondents remain aware of Coretax's technical shortcomings despite the relatively small effect size of system quality on use intention.

The comparison between Coretax and its predecessor e-Filing further contextualizes these results. While e-Filing was a standalone filing channel that allowed offline form preparation through downloadable e-Form applications, Coretax operates as a fully online integrated platform. This architectural shift eliminates the offline fallback that previously mitigated system quality concerns. Consequently, system instability in Coretax has a more immediate and disruptive impact on user experience than it did in e-Filing. Despite this heightened vulnerability, the mandatory adoption context ensures that system quality's statistical influence on use intention remains comparatively modest.

Descriptive Analysis of Open-Ended Responses

Beyond the quantitative PLS-SEM analysis, this study incorporates descriptive analysis of open-ended survey responses to provide contextual depth. Respondents were asked three questions addressing their experience with system performance, information accuracy and clarity, and support services. To facilitate descriptive analysis, the responses were reviewed and classified based on similarities in the issues and concerns expressed by taxpayers. The frequency of each group was subsequently summarized to provide additional contextual insights that complement the quantitative findings.

System Quality Perceptions

Descriptive analysis of system quality responses identified several commonly reported issues. Of the 193 respondents included in the study, 165 provided valid comments regarding system quality in the open-ended question section. The most frequently cited concern was system stability and errors, raised by 68 respondents (41.2% of respondents who provided answers to the open-ended question; n = 165). Taxpayers reported recurring issues such as application crashes, automatic logouts during form completion, page timeouts upon submission, and system unavailability during peak filing hours. The second most commonly reported issue was ease of use and interface design, mentioned by 58 respondents (35.2%; n = 165). Complaints in this category centered on slow page loading, complex navigation, and unintuitive interface layouts.

Respondents specifically highlighted that the fully online architecture of Coretax creates a significant vulnerability compared to the previous e-Filing system. The e-Filing platform allowed offline form preparation through downloadable e-Form applications before uploading the completed file. In contrast, Coretax requires continuous internet connectivity throughout the entire process. When the system experiences downtime or instability, taxpayers lose all unsaved progress and have no alternative channel to continue their filing.

Information Quality Perceptions

Several recurring issues were identified from the analysis of information quality responses. Of the 193 respondents included in the study, 159 provided substantive responses to the open-ended question regarding information quality and were therefore included in the descriptive analysis. The most frequently reported issue was information comprehensibility (50 respondents, 31.4%; n = 159), indicating that clarity and readability of presented data are taxpayers' primary concern. The second most frequently reported issue was withholding tax slip (bukti potong) information (46 respondents, 28.9%; n = 159), revealing widespread confusion about prepopulated tax data that appears automatically in taxpayer accounts.

This finding warrants particular attention because prepopulated withholding tax slip represents one of Coretax's key innovations. The feature automatically pulls employer-reported income and withholding data into the taxpayer's account, eliminating the need for manual entry.

However, many respondents reported difficulties in understanding the meaning of the displayed figures, verifying their accuracy against personal records, and determining whether the information corresponded to their actual tax withholding. From the DeLone & McLean (2016) perspective, information that exists in the system but is not comprehended by its intended users is functionally equivalent to inaccurate information, as both erode trust and reduce meaningful engagement.

Service Quality Perceptions

Analysis of service quality responses identified several commonly reported issues. Of the 193 respondents included in the study, 158 provided substantive responses to the open-ended question regarding service quality and were therefore included in the descriptive analysis. The most frequently reported issue was hotline and helpdesk services (44 respondents, 27.85%; n = 158), followed by educational needs (39 respondents, 24.7%; n = 158) and constructive suggestions for improvement (25 respondents, 15.8%; n = 158). The prominence of helpdesk-related responses reflects the heightened demand for responsive support during the transition to an unfamiliar system.

CONCLUSION

Summary of Findings

This study demonstrates that the DeLone and McLean IS Success Model retains its validity when applied to Indonesia's mandatory Coretax system. All seven hypotheses are supported, confirming that system quality, information quality, and service quality each positively influence use intention, which in turn strongly drives compliance intention. The key contribution lies in revealing how the mandatory system context reshapes the relative importance of quality dimensions.

Information quality emerges as the most critical factor in fostering meaningful engagement with Coretax, not because taxpayers can choose to leave the system, but because the trustworthiness and clarity of financial data presented in the system determines whether they engage actively or merely go through the motions of compliance. The integration of quantitative analysis with descriptive analysis provides specific, actionable insights: system instability frustrates users but does not fundamentally deter mandatory use; incomprehensible withholding tax slip undermines trust in the system's informational value; and undertrained support staff reduce confidence in the available service infrastructure.

Practical Implications

From a practical perspective, several recommendations emerge for the DGT. First, information quality improvements should receive priority. Prepopulated withholding tax slip must be accompanied by clear explanations that average taxpayers can understand without professional assistance. Contextual tooltips, visual guides, and plain-language descriptions of each data field would address the comprehension gap identified in the descriptive analysis.

Second, service quality should be strengthened by improving the accessibility and responsiveness of taxpayer support channels. Open-ended responses indicate that users continue to require guidance when encountering technical or procedural difficulties while using Coretax.

Therefore, enhancing support resources, expanding educational materials, and ensuring timely assistance may improve taxpayers' overall experience with the system.

Third, although system quality system quality demonstrates the smallest effect on use intention among the three quality dimensions (β = 0.193), technical reliability remains important for fostering user confidence. The descriptive analysis indicates that system stability issues remain a prominent concern among respondents. Efforts to reduce page loading failures, submission errors, timeouts, and unexpected logouts may contribute to a more reliable user experience. Given that Coretax operates as a fully online platform, maintaining system availability and performance is essential for supporting taxpayer engagement and compliance.

Recommendations

This study has several limitations that should be acknowledged. First, the cross-sectional design captures perceptions at a single point during Coretax's early implementation, which may reflect transitional difficulties rather than steady-state assessments. Taxpayer perceptions are likely to evolve as the system matures and users develop greater familiarity with its features. Second, the sample is restricted to individual employee taxpayers via purposive sampling, limiting generalizability to corporate taxpayers or self-employed individuals who face different compliance requirements and system interactions.

Third, user satisfaction was excluded to maintain model parsimony despite being part of the complete D&M framework. Including this construct as a parallel mediator alongside use intention could reveal additional pathways through which quality perceptions influence compliance outcomes. Fourth, all measurements rely on self-reported perceptions using a four-point Likert scale. Future research should employ longitudinal designs to track how perceptions change as the system stabilizes, expand population coverage to include diverse taxpayer segments, incorporate user satisfaction as an additional mediator, and consider multigroup analysis comparing taxpayers with varying levels of digital literacy and tax complexity.

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