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TECHNOSTRESS AS A MODERATOR OF THE EFFECT OF TECHNOLOGY READINESS AND PERCEIVED EASE OF USE OF CORETAX ON INDIVIDUAL TAXPAYERS' INTENTION TO USE

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Abstract
This research investigates how technology readiness and the perceived ease of use of Coretax influence individual taxpayers' intention to use the system, and whether technostress moderates these two relationships. Adopting a quantitative design, the study gathered primary data via an online survey measured on a four-point Likert scale. Respondents were 114 individual Coretax users in Badung Regency, chosen by purposive (non-probability) sampling and reached through online distribution of the survey. Data analysis was performed with Partial Least Squares–Structural Equation Modeling (PLS-SEM) in SmartPLS 4. The findings reveal that technology readiness significantly and positively influences intention to use ($\beta = 0.271$; $p < 0.001$), whereas perceived ease of use likewise exerts a significant positive influence and emerges as the strongest predictor ($\beta = 0.452$; $p < 0.001$). Technostress attenuates the influence of technology readiness ($\beta = -0.316$; $p < 0.001$) and the effect of perceived ease of use ($\beta = -0.281$; $p = 0.002$) on intention to use, so every hypothesis is accepted. Together, the predictors account for 56.2% of the variance in intention to use, and the model demonstrates predictive relevance. This implies that within a mandatory tax system, technostress serves as a boundary condition that limits how far taxpayers' technology readiness and perceived ease of use are converted into an intention to use. The tax authority should therefore enhance technical support, streamline procedures, and help ease the psychological burden on taxpayers during the Coretax transition period.
Keywords: Coretax; Individual Taxpayers; Intention to Use; Perceived Ease of Use; Technology Readiness; Technostress

INTRODUCTION

Indonesia's tax administration has reached a pivotal stage of digitalisation with the rollout of the Core Tax Administration System (Coretax). Rather than simply substituting the earlier applications, Coretax unifies multiple stand-alone applications into one platform covering every stage of tax administration, ranging from registration, reporting, and payment through to collection and supervision (Erstiawan, 2025; Korat & Munandar, 2025). This overhaul represents the latest step in a lengthy digitalisation journey that started with automating the business processes of the Directorate General of Taxes in 2001–2008 and peaked with the provision of an IT system for administering all tax processes in 2017–2024 (Rahayu & Kusdianto, 2023). The legal basis of Coretax is Presidential Regulation No. 40/2018, with further provisions set out in Minister of Finance Regulation No. 81/2024; the system was built using a commercial off-the-shelf model at a cost of IDR 1.2 trillion (Nurhaeni et al., 2025).

Expectations of Coretax are very high, namely faster and more automated services as well as more effective supervision. Within the slippery slope framework, the system is even predicted to strengthen the power dimension of the tax authority before increasing taxpayers' trust (Darmayasa & Hardika, 2024). However, the early implementation of Coretax revealed a gap between expectations and reality. A content analysis of user complaints found recurring system problems in the form of errors, bugs, slow performance, server downtime, and login and OTP code failures, and gave rise to the term "Corestress", referring to complaints of confusion, fatigue, fear of sanctions, and accumulating workloads (Erstiawan, 2025). This situation echoes evidence that e-government services tend to fail at high rates (Bassey et al., 2022) and that the

Coretax rollout is hampered by limited infrastructure readiness, the need for human resources to adapt, and resistance from taxpayers (Arianty, 2024).

The issue of system acceptance becomes even more important when linked to taxpayer compliance. The Directorate General of Taxes has set a national compliance target of 80% for tax return (SPT) filing (Dinata & Arsana, 2023), but the realisation in 2019 only reached 72.9%, and the compliance trend over 2015–2020 never exceeded the target (Malik et al., 2023). At the regional level, Coretax account activations in Bali Province increased from more than 84,000 taxpayers at the end of October 2025 to 191,348 taxpayers as of 14 January 2026 (ANTARA News Bali, 2026; Bali Post, 2025). This surge, occurring in less than three months, cannot be fully interpreted as voluntary awareness, since account activation is the most minimal form of engagement and is triggered by obligations and deadlines. Hence, Coretax's success should be judged not simply by how many accounts have been activated, but by whether taxpayers genuinely intend to use the system (intention to use).

The nature of Coretax as a system for fulfilling tax obligations also has consequences for measuring intention to use. Taxpayers may state an intention to use Coretax because of filing obligations and deadlines, so intention scores do not always reflect voluntary acceptance of the technology. Therefore, research findings on intention to use should be interpreted as intention to use within the context of tax obligations, rather than as sole evidence that users voluntarily choose the system.

Prior research on digital tax system acceptance has produced mixed findings. In Palembang City, perceived ease of use was found to have a significant influence on the intention to use Coretax (Lius & Sugara, 2026) and the decision to use Coretax in Malang City (Nadia et al., 2025), but it had no significant effect on online tax system adoption in another study (Dewi et al., 2025) or on intention to use among tax professionals using Coretax (Saptono et al., 2026). As for technology readiness, readiness in information technology positively influences the adoption of online tax systems (Dewi et al., 2025) and e-filing use (Setiawati et al., 2023), but it had no effect in the study by Sari et al. (2023). Meanwhile, technostress was not found to have a direct impact on individual taxpayers in Surabaya (Lestari & Yuhertiana, 2022), and a cognitive moderator in the form of tax literacy was shown not to moderate continuous usage intention among 535 active Coretax users, leading the researchers to recommend testing alternative moderators (Tedjakusuma et al., 2026).

These inconsistencies call for an explanation beyond conventional technology acceptance models. Accordingly, this research draws on the Technology Acceptance Model (TAM) to account for technology acceptance via perceived ease of use, and on the Technology Readiness Index (TRI) to capture how psychologically prepared individuals are to adopt technology. According to TAM, how easy users judge a system to be is associated with whether they accept it and intend to use it (Wicaksono, 2022), whereas TRI describes psychological readiness in terms of four dimensions: optimism, innovativeness, discomfort, and insecurity (Parasuraman, 2000). On the other hand, technostress is positioned as a situational psychological condition that can alter the strength of the relationships between constructs. Earlier work indicates that technostress may negatively moderate the link between perceptions of a system and the intention to adopt it, and it has been put forward as a boundary condition that can reconcile contradictory results (Wang et al., 2022). Further, a meta-analysis covering 113 independent studies verifies that technostress harms both the psychological and behavioural outcomes of technology users (Nastjuk et al., 2024).

Badung Regency was chosen as the study site since it contributes more to Bali Province's economy than any other regency (Murthi et al., 2022) and has the highest local own-source revenue, which relies on the tourism sector (Ibrahim & Supadmi, 2022; Yoga et al., 2023). Nevertheless, the tax return filing compliance rate of individual taxpayers at KPP

Pratama Badung Selatan (South Badung Primary Tax Office) in 2018–2021 was only 34.21%, 32.84%, 30.60%, and 36.17%, respectively (Dinata & Arsana, 2023). The focus on individual taxpayers is also based on the fact that they generally operate the system independently, whereas the available Coretax studies are still dominated by corporate taxpayers (Rahmah et al., 2025), local government treasurers (Sutaryo et al., 2025), and tax professionals (Saptono et al., 2026).

In light of these points, this study offers novelty by examining technostress as a moderator of the links between technology readiness and perceived ease of use, on the one hand, and individual taxpayers' intention to use, on the other, during the Coretax transition period, a combination of constructs that has not been empirically tested in a mandatory digital tax system in Indonesia. However, because Coretax is used to fulfil tax obligations, intention to use must be interpreted with caution: the intention to use the system to file tax returns may be driven by obligations and deadlines rather than purely by voluntary acceptance. Therefore, this study defines intention to use as taxpayers' intention and commitment to use Coretax in fulfilling their tax obligations, while acknowledging that this measure does not fully separate voluntary motivation from mandatory usage demands. Specifically, the study seeks empirical evidence regarding: (1) how technology readiness influences intention to use; (2) how perceived ease of use of Coretax influences intention to use; (3) whether technostress moderates the influence of technology readiness on intention to use; and (4) whether technostress moderates the influence of perceived ease of use of Coretax on intention to use among individual taxpayers in Badung Regency. The findings are anticipated to extend the technology acceptance and TRI literature in mandatory-use settings and to offer recommendations to the Directorate General of Taxes for designing Coretax socialisation, education, and technical assistance programmes.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

Davis introduced the Technology Acceptance Model (TAM) to account for why people adopt or reject an information system. The model's central assumption is that the way users perceive a system's features, ease of use among them, is associated with their acceptance of the technology (Sevendy et al., 2023; Wicaksono, 2022). In this study, TAM is used as a general conceptual foundation for clarifying how perceived ease of use relates to the intention to use Coretax. This study does not test TAM 3 as a separate model; therefore, the specific constructs of TAM 3 are not used as the basis for developing the research model.

Technology Readiness

Technology readiness refers to a person's inclination to adopt and utilise new technologies in pursuit of personal and work-related goals (Peng & Yan, 2022). It is assessed with the Technology Readiness Index, comprising four dimensions: optimism, meaning a favourable outlook on technology; innovativeness, meaning an inclination to be among the first to try new technology; discomfort, meaning a sense of having little control and feeling overwhelmed by technology; and insecurity, meaning doubt that technology will function reliably (Parasuraman, 2000). The first two dimensions serve as motivators, while discomfort and insecurity function as barriers (Oytun et al., 2021). Combining technology readiness with TAM yields the Technology Readiness and Acceptance Model, in which technology readiness precedes and shapes users' perceptions of a system (Peng & Yan, 2022). Here, technology readiness is treated as a personal trait potentially linked to technology acceptance and intention to use.

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Perceived Ease of Use

Perceived ease of use describes the extent to which an individual feels that operating a given system will be relatively effortless (Lin & Yu, 2023). People who regard a technology as simple to operate are more inclined to plan to use it, while a technology seen as complicated or time- and effort-consuming is less likely to generate that intention (Wicaksono, 2022). Ease of use matters for Coretax, since taxpayers have to master an unfamiliar interface and workflow that supersede the former system, and ease of use may even trigger intention to use directly without waiting for perceived usefulness to form (Sutaryo et al., 2025).

Technostress

Technostress is defined as a condition in which individuals experience difficulties adapting to modern technology or are unable to cope properly with information technology developments (Lestari & Yuhertiana, 2022). The concept rests on the Transactional Model of Stress, according to which stress emerges from the interplay between a person and his or her surroundings whenever external demands outstrip the person's ability to cope (Nastjuk et al., 2024). Five sources, known as technostress creators, give rise to technostress: techno-overload, techno-invasion, techno-complexity, techno-insecurity, and techno-uncertainty (Nastjuk et al., 2024). In this study, technostress is positioned as a situational psychological condition that changes how strongly the constructs are related, instead of being treated as something that directly determines intention to use, because users' cognitive evaluations of technology can be influenced by negative psychological states such as technostress (Wang et al., 2022).

Intention to Use

Intention to use denotes a person's plan to make use of a technology, reflecting the user's behavioural inclination towards that technology (Wicaksono, 2022). Intention was chosen as the dependent variable because it is positioned as a proxy for actual usage behaviour (Hermanto et al., 2022), and studies of Coretax users report that intention to use predicts actual use (Saptono et al., 2026). Nevertheless, Coretax is used to fulfil tax obligations, so the intention to use the system does not fully reflect voluntary choice. In this context, intention to use needs to be distinguished from compliance with administrative obligations; continuous usage intention may reflect a commitment to continue using the system after initial experience (Tedjakusuma et al., 2026).

The Effect of Technology Readiness on Individual Taxpayers' Intention to Use Coretax

People with high optimism and innovativeness and little discomfort or insecurity tend to be more willing to adopt and use new technologies (Nigatu et al., 2024). When TAM and TRI are combined, they account for 58.6% of behavioural intention (Oytun et al., 2021). Empirical evidence shows that taxpayers who are more prepared for information technology are significantly more likely to adopt online tax systems (Dewi et al., 2025), and the optimism and innovativeness dimensions positively affect e-service adoption (Al-junaibi et al., 2022). Nevertheless, few studies have examined the direct link from technology readiness to intention to use, because this link is usually tested through the mediating role of willingness to adopt the system (Moreno et al., 2025). On this basis, the first hypothesis is proposed:

H1: Technology readiness has a positive effect on individual taxpayers' intention to use Coretax.

The Effect of Perceived Ease of Use of Coretax on Individual Taxpayers' Intention to Use Coretax

As a central construct of TAM, perceived ease of use is a key driver of intention to use (Wicaksono, 2022). In the Coretax context, perceived ease of use significantly affects intention to use, with a coefficient of 0.298 (Lius & Sugara, 2026), positively affects individual taxpayers' decision to use the system (Nadia et al., 2025), and positively affects the behavioural intention of local government expenditure treasurers (Sutaryo et al., 2025). Although non-

significant results have been found among tax professionals (Saptono et al., 2026), theoretically, perceived ease of use remains the most proximal determinant of intention to use for individual taxpayers who operate the system independently. Based on this reasoning, the second hypothesis is stated as:

H2: Perceived ease of use of Coretax has a positive effect on individual taxpayers' intention to use Coretax.

The Moderating Role of Technostress in the Effect of Technology Readiness on Individual Taxpayers' Intention to Use Coretax

Technostress triggered by system errors, server downtime, login failures, and fear of sanctions (Erstiawan, 2025) has the potential to suppress taxpayers' cognitive and emotional capacity, so that the dispositions of optimism and innovativeness are not fully manifested as intention to use. Prior evidence indicates that technostress weakens the association between how a system is perceived and the intention to adopt it (Wang et al., 2022), and an affective moderator in the form of anxiety has also been shown to be significant among users of online tax reporting (Hermanto et al., 2022). Hence, the third hypothesis is put forward:

H3: Technostress moderates (weakens) the effect of technology readiness on individual taxpayers' intention to use Coretax.

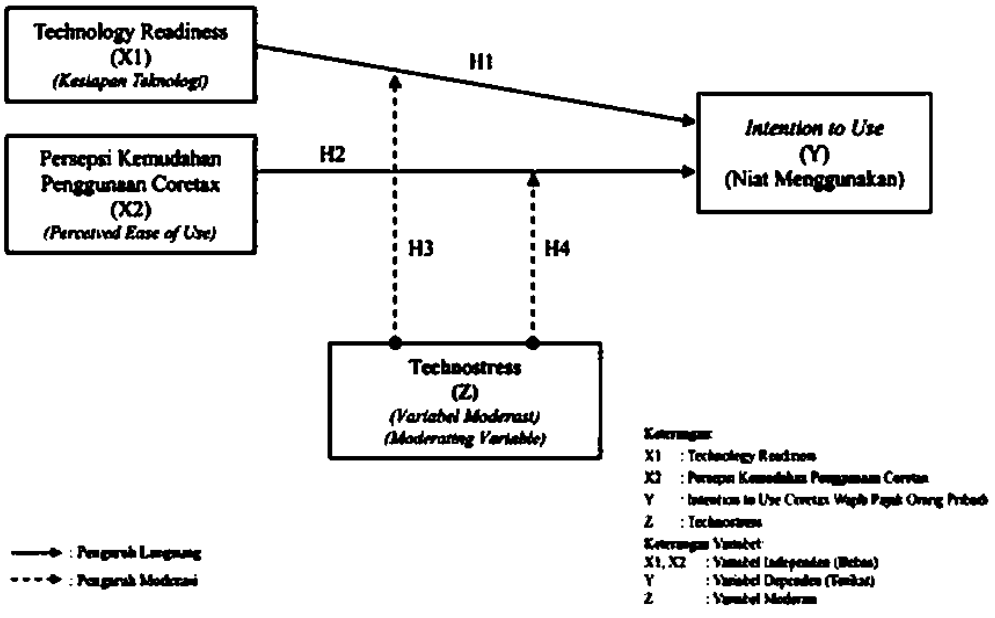
The Moderating Role of Technostress in the Effect of Perceived Ease of Use of Coretax on Individual Taxpayers' Intention to Use Coretax

The most dominant technostress creators experienced by individual taxpayers are techno-complexity and techno-uncertainty (Lestari & Yuhertiana, 2022), namely conditions in which the system is perceived as too difficult and constantly changing. Under such conditions, assessments of ease of use may be disrupted because the user experience consists of technical obstacles. The fact that studies disagree on whether perceived ease of use shapes the intention to use Coretax (Lius & Sugara, 2026; Saptono et al., 2026) indicates the presence of a conditional factor that limits it, while a cognitive moderator in the form of tax literacy has been shown to fail as a moderator (Tedjakusuma et al., 2026). Therefore, the fourth hypothesis reads:

H4: Technostress moderates (weakens) the effect of perceived ease of use of Coretax on individual taxpayers' intention to use Coretax.

Figure 1 depicts the conceptual framework linking the study variables.

Figure 1. Research Framework



METHODS

The research adopts a quantitative method and a causal-associative design. The study was conducted in Badung Regency, Bali Province, with a population of individual taxpayers registered in Badung Regency who have created or activated a Coretax account and have accessed or used Coretax at least once to fulfil their tax obligations. These criteria were set because perceived ease of use and technostress can only be meaningfully assessed by taxpayers who have interacted with the system (Lius & Sugara, 2026; Nadia et al., 2025). The exact number of individual taxpayers using Coretax cannot be identified due to limited public access to active user data; thus, the population size is unknown, which does not mean that the population is conceptually infinite.

Respondents were drawn by non-probability sampling, with inclusion criteria set purposively as follows: (1) individual taxpayers registered in Badung Regency; and (2) taxpayers who have created or activated a Coretax account and have accessed or used Coretax at least once to fulfil their tax obligations. Since the survey link was shared via social media and online chat groups, recruitment additionally displayed convenience sampling characteristics, and potentially snowball sampling characteristics if respondents forwarded the link to others. Therefore, the sampling technique is more accurately described as non-probability sampling with purposive criteria and online distribution, which may introduce convenience/snowball bias. Following Hair et al. (2021), the required sample size was calculated as five to ten times the number of indicators. With 19 indicators and a multiplier of 6, the minimum sample size was $19 \times 6 = 114$ respondents.

This study relies on quantitative primary data, gathered by means of a closed-ended Google Form survey distributed via social media and online communication groups, with screening questions at the beginning to ensure that respondents met the criteria. Data collection began on September 29, 2026, after the individual annual tax return (SPT Tahunan) filing period, which generally ends in late March; therefore, the data represent respondents' experiences after the annual filing period. This timing is reported because data collection during the Coretax transition period may affect respondents' experiences and the interpretation of intention to use. Every item was rated on a four-point Likert scale ranging from 1 (Strongly Disagree) and 2 (Disagree) to 3 (Agree) and 4 (Strongly Agree). Table 1 lists the indicators used for each variable. Scores for the discomfort and insecurity dimensions of technology readiness were reverse-coded (score = 5 − original score) before analysis, so that higher scores consistently indicate higher technology readiness.

The technostress items in this study should be understood in the context of respondents' interactions with Coretax, rather than as general daily experiences with work technology. Conceptually, techno-overload refers to the perceived information or process burden when accessing Coretax; techno-invasion to Coretax-related tasks encroaching on one's private time; techno-complexity to difficulties in understanding steps and features; techno-insecurity to concerns about one's own ability or the security of use; and techno-uncertainty to uncertainty arising from system changes or problems. This explanation constitutes a conceptual mapping of the dimensions to the Coretax context.

Table 1. Research Variable Indicators

Variable	Indicator	Sources
Technology Readiness (X1)	X1.1 Optimism X1.2 Innovativeness X1.3 Discomfort X1.4 Insecurity	Oytun et al. (2021); Parasuraman (2000)
Perceived Ease of Use of Coretax (X2)	X2.1 The system is easy to learn X2.2 The system is easy to operate X2.3 The system's display and menus are clear	Ahlan (2022); Venkatesh & Bala (2008)

Variable	Indicator	Sources
	X2.4 It does not require much effort X2.5 Overall, it is easy to use	
Technostress (Z)	Z1 Techno-overload Z2 Techno-invasion Z3 Techno-complexity Z4 Techno-insecurity Z5 Techno-uncertainty	Berger et al. (2024); Nastjuk et al. (2024)
Intention to Use (Y)	Y1 Intention to use Coretax for annual tax return (SPT Tahunan) filing Y2 Intention to use Coretax continuously Y3 Planning to use it in the future Y4 Making Coretax the primary tool Y5 Active engagement beyond minimum obligations	Nadia et al. (2025); Tedjakusuma et al. (2026)

Source: data proceed

Analysis was carried out using Partial Least Squares–Structural Equation Modeling (PLS-SEM) in SmartPLS 4.1.1.8. This technique was preferred because it estimates the measurement and structural models at once, makes no assumption of multivariate normality, and accommodates models containing interaction constructs (Hair et al., 2021). For the outer (measurement) model, the assessment covered outer loadings (> 0.708), average variance extracted (AVE ≥ 0.50), discriminant validity based primarily on the Heterotrait-Monotrait Ratio (HTMT < 0.85), and construct reliability using Cronbach's alpha, rho_A, and composite reliability (≥ 0.70) (Hair et al., 2021). The inner (structural) model was judged by the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2predict), while hypothesis testing relied on bootstrapping with 10000 subsamples. Although the hypotheses were formulated directionally, a conservative two-tailed criterion was applied, namely t-statistic > 1.96 and p-value < 0.05. Moderating effects were tested by including interaction terms generated through the two-stage approach (Hair et al., 2021).

RESULTS AND DISCUSSION

Respondent Characteristics

A total of 114 individual Coretax users residing in Badung Regency took part, satisfying the minimum sample requirement. Their profile is summarised in Table 2.

Table 2. Respondent Characteristics

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	58	50.88
	Female	56	49.12
Age	17–25 years	40	35.09
	26–35 years	37	32.46
	36–45 years	23	20.18
	46–55 years	8	7.02
	> 55 years	6	5.26
Highest Education	Senior high school/vocational school/equivalent	17	14.91
	Diploma (D1/D2/D3)	20	17.54
	Bachelor's degree (S1/D4)	70	61.40
	Postgraduate (S2/S3)	7	6.14
Occupation	Private/state-owned/regional-owned enterprise employee	49	42.98
	Entrepreneur	26	22.81
	Civil servant/military/police (ASN/PNS/TNI/Polri)	26	22.81
	Professional (doctor, accountant, notary)	10	8.77
	Government employee with work agreement (PPPK)	2	1.75
	Retiree	1	0.88
Coretax Access Frequency	Once	28	24.56
	2–3 times	60	52.63
	4–6 times	22	19.30
	> 7 times	4	3.51

Source: data proceed

As Table 2 indicates, male (50.88%) and female (49.12%) respondents were almost evenly split. Most respondents belonged to the young working-age bracket of 17–35 years (67.54%), those holding bachelor's or postgraduate degrees (67.54%), and private/state-owned/regional-owned enterprise employees (42.98%). Most respondents (77.19%) had accessed Coretax only one to three times, so their assessments reflect experiences at the early stage of system implementation.

Measurement Model Evaluation (Outer Model)

Table 3 reports the outcomes of the measurement model assessment. Every indicator loads above 0.708, with ranges of technology readiness at 0.892–0.923, perceived ease of use at 0.847–0.892, technostress at 0.882–0.922, and intention to use at 0.858–0.910. Since each construct's AVE exceeds 0.50, convergent validity is confirmed (Hair et al., 2021). Cronbach's alpha, rho_A, and composite reliability likewise surpass 0.70 for every construct, indicating adequate reliability.

Table 3. Measurement Model Evaluation Results

Variable	Outer Loading	AVE	Cronbach's Alpha	rho_A	Composite Reliability
Technology Readiness (X1)	0.892–0.923	0.833	0.933	0.933	0.952
Perceived Ease of Use (X2)	0.847–0.892	0.767	0.924	0.931	0.943
Technostress (Z)	0.882–0.922	0.806	0.940	0.951	0.954
Intention to Use (Y)	0.858–0.910	0.775	0.928	0.930	0.945

Source: data proceed

Discriminant validity was evaluated using HTMT as the main criterion, while cross-loadings and the Fornell-Larcker criterion were used for comparison. No HTMT value reaches the 0.85 cut-off; the largest, 0.497, occurs between perceived ease of use and intention to use, while the HTMT value between technology readiness and technostress is only 0.060. These results indicate that the conceptual proximity of the two constructs does not result in measurement overlap. In addition, each construct's square-root AVE (0.876–0.913) exceeds its correlations with the other constructs, confirming discriminant validity (Hair et al., 2021).

Structural Model Evaluation (Inner Model) and Hypothesis Testing

Intention to use has an R-square of 0.562 (adjusted R-square 0.542); in other words, technology readiness, perceived ease of use, technostress, and the two interaction terms jointly account for 56.2% of its variance, leaving 43.8% attributable to factors not included in the model. This value is classified as moderate (Hair et al., 2021). Judging by f-square, perceived ease of use contributes a large effect (0.426), technology readiness a medium one (0.152), and technostress a small one (0.070). Both interaction terms, Z × X1 (0.194) and Z × X2 (0.181), are well above the 0.025 threshold and are therefore classified as large interaction effects (Hair et al., 2021). Because every intention-to-use indicator yields a positive Q^2predict (0.339–0.436), the model possesses predictive relevance. Table 4 displays the bootstrapping results for the hypotheses.

Table 4. Hypothesis and Moderation Test Results

Hypothesis	Coefficient	t-statistic	p-value	f^2	Remarks
H1	0.271	4.079	< 0.001	0.152	Supported
H2	0.452	5.698	< 0.001	0.426	Supported
H3	−0.316	4.465	< 0.001	0.194	Supported
H4	−0.281	3.143	= 0.002	0.181	Supported
Additional finding	−0.179	2.295	= 0.022	0.070	Significant

Source: data proceed

According to Table 4, technology readiness significantly and positively influences intention to use ($\beta = 0.271$; $t = 4.079$; $p < 0.001$), so H1 is accepted. Perceived ease of use of Coretax likewise exerts a significant positive influence on intention to use ($\beta = 0.452$; $t = 5.698$; $p < 0.001$); so H2 is accepted. The technostress × technology readiness interaction is significant and negative ($\beta = -0.316$; $t = 4.465$; $p < 0.001$); so H3 is accepted. Likewise, the technostress × perceived ease of use interaction is significant and negative ($\beta = -0.281$; $t = 3.143$; $p = 0.002$); so H4 is accepted. These negative interaction coefficients mean that, as technostress rises, the influence of both independent variables on intention to use becomes flatter. Technostress also shows a direct negative association with intention to use ($\beta = -0.179$; $t = 2.295$; $p = 0.022$). This path was not formulated as a hypothesis and is therefore positioned as an additional finding.

The Effect of Technology Readiness on Intention to Use

The H1 result suggests that taxpayers with greater technology readiness show a stronger intention to use Coretax. With an f^2 of 0.152, technology readiness emerges as a meaningful, but not dominant, determinant in the model. This result accords with the Technology Readiness

Index, under which optimism and innovativeness promote technology readiness while discomfort and insecurity hold it back (Parasuraman, 2000). Because the discomfort and insecurity scores were reverse-coded before being combined, a higher composite score indicates higher overall technology readiness. Even so, a positive coefficient for the composite score does not justify claiming that optimism and innovativeness outweigh discomfort and insecurity; drawing conclusions about individual dimensions would require measuring and testing each one separately.

The result supports earlier evidence that readiness for information technology encourages the adoption of online tax systems (Dewi et al., 2025), but differs from research on e-filing users that found no effect of technology readiness (Sari et al., 2023). In voluntary app-based services, the direct effect of technology readiness on continuance intention was not confirmed because it operates through users' perceptions of the system (Silva et al., 2022). Conversely, for Coretax, whose use is mandatory, technology readiness appears to function as personal capital that sustains usage commitment. This explanation is consistent with TAM 2, which shows that in mandatory systems, external pressure also shapes intention to use (Venkatesh & Davis, 2000). Moreover, since most respondents had accessed Coretax only one to three times, technology readiness remains an early resource shaping how willing they are to engage with Coretax.

The Effect of Perceived Ease of Use of Coretax on Intention to Use

The H2 test reveals that taxpayers who find Coretax easier to operate express a stronger intention to use it. Given its path coefficient of 0.452 and f^2 of 0.426, perceived ease of use is the strongest predictor in the model, reaffirming the central role of ease of use in technology acceptance (Darmayasa & Hardika, 2024; Wicaksono, 2022). Nevertheless, Coretax is a system used to fulfil tax obligations. Consequently, taxpayers' intention to use it, especially for submitting tax returns, may stem from compliance requirements and deadlines and need not signal wholly voluntary acceptance. The finding is thus best understood as describing how perceived ease of use relates to intention to use under mandatory conditions.

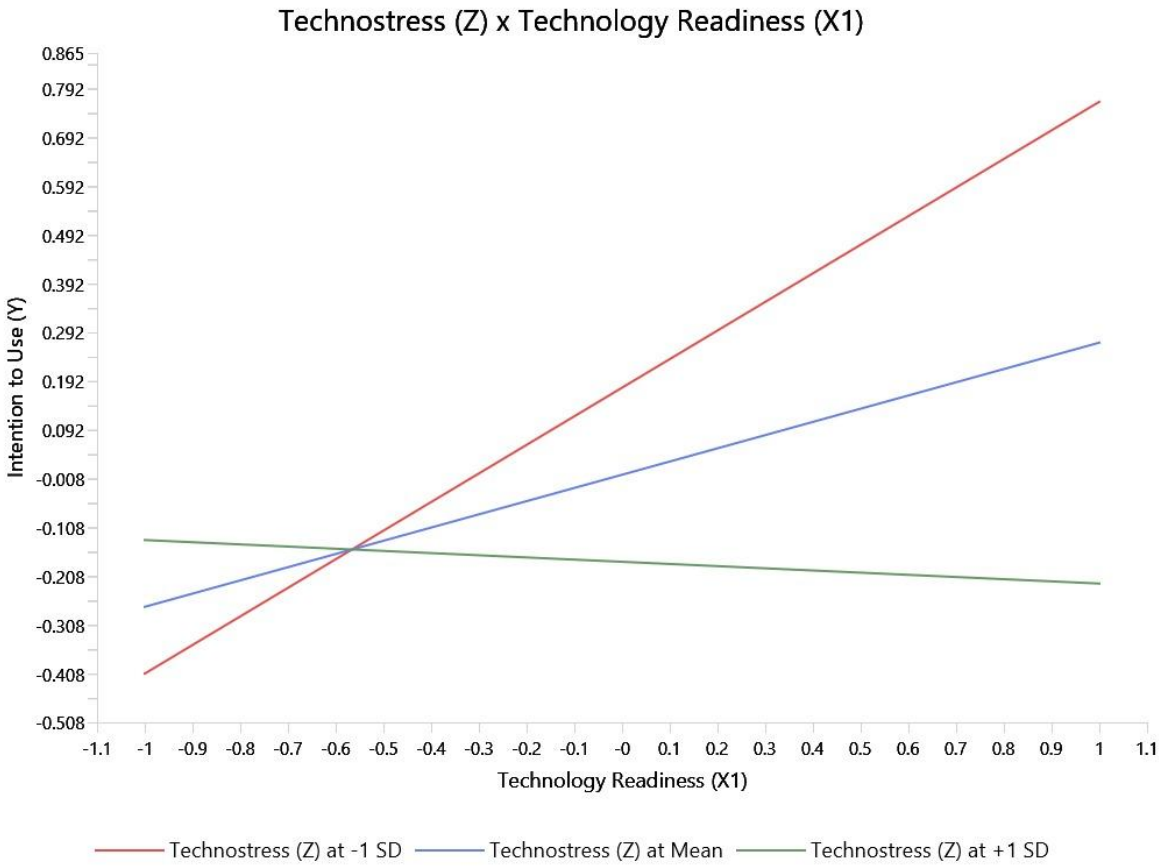
Comparable results have been reported in Coretax research conducted in Palembang City (Lius & Sugara, 2026), Malang City (Nadia et al., 2025), and among local government expenditure treasurers, where ease of use was able to prompt intention to use even before perceptions of usefulness had developed (Sutaryo et al., 2025). A similar pattern was also found among corporate taxpayers using Coretax (Rahmah et al., 2025) and among e-filing users (Putri & Ratnasari, 2025). By contrast, for tax professionals using Coretax, perceived ease of use did not directly influence intention, as their willingness to use the system depended chiefly on perceived usefulness and satisfaction (Saptono et al., 2026). This difference is more appropriately interpreted as a difference in usage stage and respondent segment; that is, ease of use is the strongest determinant for individual taxpayers who manage their own obligations and are still at an early stage of use.

The Moderating Role of Technostress in the Effect of Technology Readiness on Intention to Use

The H3 test shows a significant negative interaction between technostress and technology readiness in predicting intention to use ($\beta = -0.316$; $p < 0.001$), implying that higher technostress flattens the link between technology readiness and intention to use. However, the interaction result alone is insufficient to conclude that the effect of technology readiness remains positive at all levels of technostress. Based on the simple slope plot presented in Figure 2, the slope appears positive at low and average levels of technostress, whereas at a high level of technostress the line appears flat or slightly negative. Therefore, the claim that technostress merely weakens the effect without changing its direction cannot be confirmed from the interaction coefficient alone. Establishing whether each slope departs significantly from zero

would call for a conditional effects/simple slopes test reporting SmartPLS standard errors, t-statistics, and p-values. Accordingly, the plot shows a visual pattern but does not provide information on the significance of each slope.

Figure 2. Simple slope analysis: technostress moderating the technology readiness–intention to use link



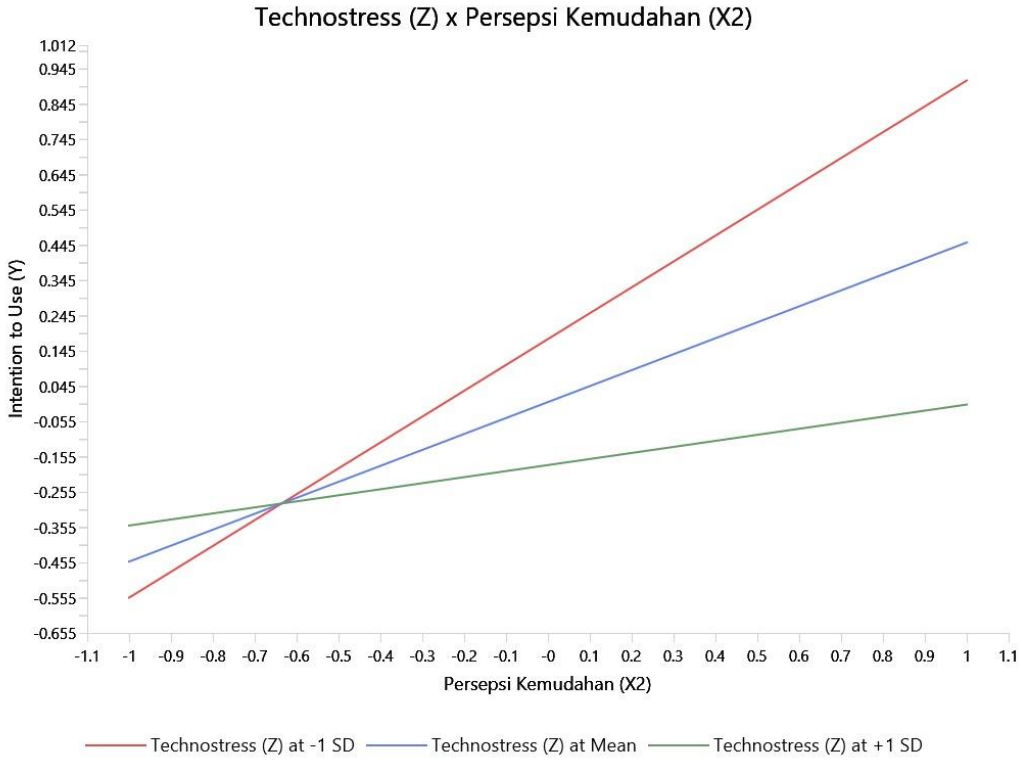
The plot shows that the line for low technostress (−1 SD) has a steeper positive slope, the line for the average level is also positive, whereas the line for high technostress (+1 SD) appears flat or slightly negative. This interpretation is descriptive until the significance of the simple slopes is tested separately.

The result mirrors prior evidence that technostress dampens the impact of perceived usefulness on the intention to adopt (Wang et al., 2022) and reduces the intention to adopt new technologies (Wu et al., 2022). At the same time, this result differs from research on individual taxpayers in Surabaya, which found no direct impact of technostress (Lestari & Yuhertiana, 2022). The difference in findings regarding the direct effect does not in itself prove that technostress acts as a moderator. The moderating role in this study is supported by the significant interaction effect between technostress and technology readiness ($\beta = -0.316$; $p < 0.001$), not by the absence of a direct effect in previous research. Moreover, technostress was directly and significantly negatively related to intention to use ($\beta = -0.179$; $p = 0.022$), suggesting that here it operates on intention to use both directly and through interaction. In the case of the mandatory Coretax system, taxpayers still need to use the system to fulfil their tax obligations, yet the strain they feel can weaken how strongly technology readiness translates into intention to use.

The Moderating Role of Technostress in the Effect of Perceived Ease of Use on Intention to Use

For H4, the technostress × perceived ease of use interaction is significantly negative in predicting intention to use (β = −0.281; p = 0.002); that is, as technostress grows, perceived ease of use becomes less strongly tied to intention to use. In Figure 3, the simple slopes remain positive whether technostress is low, average, or high, although they grow flatter as technostress rises. Thus, the plot visually supports the weakening pattern, but the conclusion that each slope is statistically significant must be based on conditional effects/simple slopes testing in SmartPLS, not merely on the shape of the lines.

Figure 3. Simple slope analysis: technostress moderating the perceived ease of use–intention to use link



Here, all three slopes are positive, with the flattest one observed when technostress is high (+1 SD), a visual pattern that fits a negative interaction; the significance of each slope still needs to be verified through simple slopes testing.

The H4 result further strengthens the study's theoretical contribution. Earlier work found that tax literacy, a cognitive moderator, failed to moderate continuous usage intention among Coretax users (Tedjakusuma et al., 2026), whereas an affective moderator in the form of technostress was found to be significant in this study. This suggests that, in the present setting, technostress may act as a condition that changes how strongly the constructs are related; however, this result cannot be used to draw conclusions about the boundaries of TAM 3 because TAM 3 was not tested as a separate model. Both interaction effects are also classified as large (f^2 = 0.194 and 0.181), meaning that technostress matters in practical as well as statistical terms (Hair et al., 2021).

Additional Finding

Beyond its moderating role, technostress lowers intention to use directly (β = −0.179; p = 0.022; f^2 = 0.070). This negative direction is consistent with the position of technostress as the dark side of technology use, whose detrimental impacts have been confirmed meta-analytically (Nastjuk et al., 2024), and with the definition of technostress as psychological

pressure and a negative emotional response resulting from difficulties in adapting to new technologies (Daud, 2025). Thus, in a mandatory system, technostress appears to operate through two paths: directly, by lowering intention, and indirectly, by dampening the influence of technology readiness and perceived ease of use. Because this direct path was not hypothesised, the finding is positioned as preliminary evidence that needs to be re-examined in future research.

CONCLUSION

The study shows that both technology readiness and perceived ease of use of Coretax significantly increase individual taxpayers' intention to use the system in Badung Regency, and that perceived ease of use is the strongest of the predictors. The interaction between technostress and technology readiness, as well as the interaction between technostress and perceived ease of use, is significantly negative in predicting intention to use, meaning that higher technostress coincides with weaker links between both independent variables and intention to use. However, based on the simple slope plots, it cannot yet be confirmed that technostress does not change the direction of the effects at all levels of the moderator, especially regarding how technology readiness relates to intention to use under high technostress. Conclusions regarding the direction and significance of the slopes at low (−1 SD), average, and high (+1 SD) levels of technostress should be drawn after the conditional effects/simple slopes are tested and their coefficients, t-statistics, and p-values are reported. The model accounts for 56.2% of the variation in intention to use and shows predictive relevance. Results concerning intention to use must be read with the compulsory character of Coretax in mind for fulfilling tax obligations. Therefore, intention to use in this study does not necessarily fully represent voluntary acceptance, particularly for items related to using Coretax for tax return filing. This study uses TAM as a general conceptual foundation and TRI to explain technology readiness; TAM 3 was not tested as a separate model.

Several limitations should be noted. First, technology readiness was captured as one composite score with one item for each dimension, so the effect of each dimension could not be tested separately. The data are cross-sectional and were collected during the system transition period; Coretax technical problems were not measured as a variable; the significance of the simple slopes was not tested; and respondents were limited to individual taxpayers in Badung Regency, most of whom were still at an early stage of use. Therefore, the results should be generalised with caution. In addition, the intention to use construct requires further examination because the use of Coretax is mandatory; the item on the intention to use Coretax for filing tax returns may capture administrative demands rather than purely voluntary intention. The measurement of technostress also needs to be reconsidered because most respondents had accessed Coretax only one to three times, whereas some dimensions, such as techno-invasion and techno-overload, were originally more closely related to intensive technology use. Data collection began on 29 September 2026, after the individual annual tax return filing period, which generally ends in late March; therefore, the results should be interpreted as respondents' perceptions after the annual filing period. The distribution of the questionnaire via social media and online groups may also have introduced respondent selection bias. Simple slope plots were presented to illustrate the relationship patterns at low, average, and high levels of technostress, but significance tests of the conditional effects/simple slopes and floodlight/Johnson–Neyman analysis could not be reported because the estimates and standard errors at each moderator level were not available. Therefore, interpretations of the direction of effects at specific moderator levels remain descriptive and should not be regarded as results of significance testing.

Suggestions

The Directorate General of Taxes and the tax offices in Badung Regency are encouraged to build taxpayers' technology readiness through training, Coretax filing simulations, and

assistance during account activation. Because perceived ease of use is the strongest determinant, a further priority is to simplify the filing and reporting workflows and offer prompt technical support. Technostress can be managed through technical support, literacy facilitation, user involvement in system evaluation (Nastjuk et al., 2024), clear communication of procedural changes, and strengthened help channels during peak filing periods. Individual taxpayers are advised to improve their mastery of Coretax gradually by using the available guides and practising the filing workflow before the deadline. Subsequent studies should redesign the intention-to-use measure so that it fits a compulsory tax system more closely, for instance by separating the intention to use Coretax merely to meet obligations from voluntary acceptance, continuous usage intention, and actual usage experience. If the data already collected do not allow the construct to be reconstructed, this change should be applied in subsequent research. Future researchers should also adapt and explicitly explain each technostress item according to the Coretax context, particularly techno-overload (information/process burden), techno-invasion (intrusion of Coretax matters into personal time), techno-complexity (difficulty understanding processes), techno-insecurity (concerns about one's own ability or the security of use), and techno-uncertainty (system changes or uncertainty). The relevance of each item should be tested among users with different access frequencies. The data collection period should be clearly reported, including its position relative to the annual tax return filing deadline. Future studies are also advised to use more structured recruitment procedures or to explain the limitations of convenience/snowball sampling, to test the direct effect of technostress together with its moderating effects, to conduct simple slope significance tests, to measure each dimension of technology readiness with an adequate number of items, and to extend the research to corporate taxpayers, experienced taxpayers, and other regions.

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