

MAPPING IDEA & LITERATURE FORMAT | RESEARCH ARTICLE

Application of the UTAUT Model in Measuring the Usage Intention of the CoreTax Application Among Corporate Taxpayers in South Sulawesi, Indonesia

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ABSTRACT

The study aims to examine the factors influencing the intention to use the CoreTax application among corporate taxpayers in South Sulawesi, using the Unified Theory of Acceptance and Use of Technology (UTAUT). By measuring the influence of each factor, this study is expected to identify key barriers and enablers in the adoption process of the CoreTax technology. The research employs a quantitative approach, with data collected through questionnaires distributed to corporate taxpayers at several Tax Service Offices (KPP) in the South Sulawesi region. Data were analyzed using Structural Equation Modeling (SEM). The findings of this study indicate that taxpayers' perceptions of the effectiveness of tax reporting through CoreTax have a significant and positive influence on their intention to continue using the system. The ease of use of CoreTax also exhibits a positive and significant effect on taxpayers' intention to use the system. Social influence, including encouragement from tax officers, recommendations from fellow taxpayers, and support from policies implemented at tax offices, positively and significantly affects usage intention. In contrast, facilitating conditions—such as internet access, computer equipment, or technological infrastructure at tax offices do not significantly affect taxpayers' intention to use the system. Furthermore, mandatory regulation serves as a moderating factor, strengthening the relationship between the perceived usefulness of the system and usage intention. Mandatory regulation also reinforces the influence of perceived ease of use on taxpayers' intention to adopt and use the CoreTax system.

Keywords: UTAUT, Intention, CoreTax, Corporate Taxpayers, South Sulawesi.

I. Introduction

The reform of Indonesia's tax administration system has been a primary focus of the Directorate General of Taxes (DJP) in its efforts to enhance the effectiveness and efficiency of public services (Mardiasmo, 2013). One of the strategic initiatives within this reform is the implementation of the Core Tax Administration System (CoreTax). This information technology system integrates the entire taxation business process from registration and reporting to tax payment into a centralized digital platform. CoreTax is expected to improve service quality, increase voluntary taxpayer compliance, and strengthen administrative oversight in the tax



system (Anggarini et al., 2019). However, as with any new technology, the successful implementation of CoreTax depends not only on the sophistication of the system itself but also on end users' acceptance and intended use, in this case, corporate taxpayers. Corporate taxpayers play a strategic role because their contribution to state revenue is highly significant. Therefore, it is essential to understand the factors that influence their willingness and intention to use CoreTax for tax reporting and payment. The Core Tax Administration System, commonly known as CoreTax, is part of the Core Tax Administration System Renewal Program (PSIAP) launched by the Directorate General of Taxes (DJP) under the Ministry of Finance of the Republic of Indonesia (Pajak, 2018). This program represents a large-scale transformation of the tax administration system aimed at enhancing efficiency, transparency, and the integration of tax services through information technology. To address various limitations of the previous system, the DJP collaborated with international consultants and development partners, including the World Bank, and initiated a core technology reform project in 2018 (Pajak, 2017). The primary objective was to develop an integrated core system that could gradually replace existing legacy systems. This initiative is widely known as the Core Tax Administration System Renewal Program (PSIAP) (Susanto & Jimad, 2019).

There has been limited scientific research specifically examining the factors that influence the intention to use the CoreTax application, in contrast to applications such as e-Filing, e-Bupot, and e-Faktur, which have been widely studied (Al-Okaily et al., 2023; Alquhaif & Al-Mamary, 2024; Ferri et al., 2020; Yaseen et al., 2022). This study offers a new perspective by exploring the behavior of corporate taxpayers outside Java Island, namely in South Sulawesi, thereby providing more diverse and geographically representative contextual insights. The study tests the relevance and explanatory power of the UTAUT model within the context of a new-generation tax administration system (CoreTax) and among a more complex user group—corporate taxpayers rather than individual taxpayers. Additionally, the study incorporates the Mandatory Regulation variable, which requires all taxpayers to use the CoreTax application, thereby extending the original UTAUT framework.

II. Literature Review and Hypothesis Development

The adoption of information technology in taxation is a crucial factor in enhancing tax compliance and administrative efficiency. One of the theoretical models frequently used to examine technology acceptance is the Unified Theory of Acceptance and Use of Technology (UTAUT), introduced by (Viswanath Venkatesh, Michael G. Morris, 2003). This model integrates eight prior technology acceptance models and provides a robust framework for understanding the factors that influence individuals' intentions and actual use of technology, grounded in four primary constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions (Viswanath Venkatesh, 2012). However, most existing studies focus on tax applications that have been in use for a long time, and only a limited number have examined CoreTax, a newly launched integrated tax administration system introduced by the Directorate General of Taxes to replace legacy systems. CoreTax offers more comprehensive features and more automated processes, thereby requiring specific investigation to understand how corporate taxpayers perceive and intend to use this system. Moreover, research focusing on corporate taxpayers in the South Sulawesi region remains limited. As a region with substantial economic activity, South Sulawesi has unique characteristics in its access to and use of digital technologies. Social, cultural, and local infrastructural factors may influence the intention to use digital tax applications such as CoreTax. Therefore, a study applying the UTAUT model to measure the CoreTax application's usage intention among corporate taxpayers in South Sulawesi is both important and relevant. The study is expected to fill a gap in the literature on CoreTax acceptance and to provide policymakers and system developers with meaningful insights for designing effective implementation strategies.

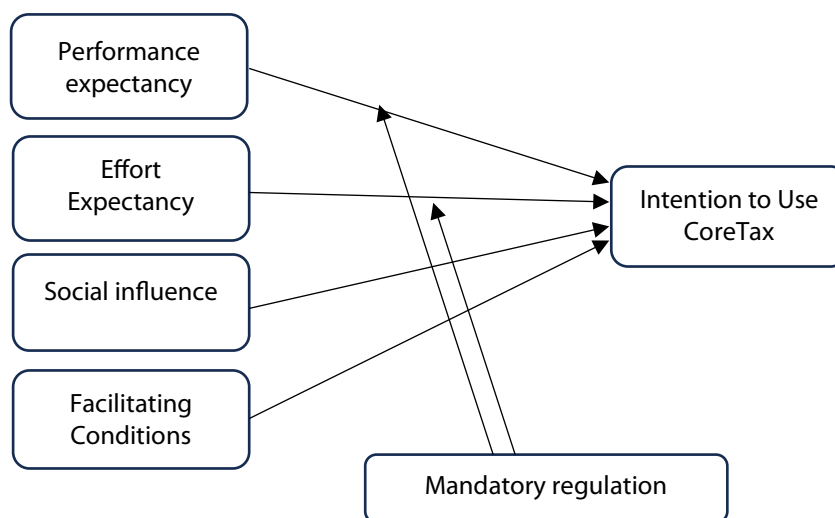


Figure 1. Conceptual Framework

- H1: Performance expectancy influences the intention to use the CoreTax application among corporate taxpayers in South Sulawesi.
- H2: Effort expectancy influences the intention to use the CoreTax application among corporate taxpayers in South Sulawesi.
- H3: Social influence affects the intention to use the CoreTax application among corporate taxpayers in South Sulawesi.
- H4: Facilitating conditions influence the intention to use the CoreTax application among corporate taxpayers in South Sulawesi.
- H5: Performance expectancy affects the intention to use the CoreTax application through the moderating role of mandatory regulation.
- H6: Effort expectancy affects the intention to use the CoreTax application through the moderating role of mandatory regulation.

III. Research Method

This study was conducted at several Tax Service Offices (KPP) in the South Sulawesi region, focusing on corporate taxpayers registered and actively engaged in tax reporting and administration through the Core Tax Administration System (CoreTax). The Tax Service Offices selected as data collection sites are as follows:

1. KPP Pratama Makassar Selatan
2. KPP Pratama Makassar Utara
3. KPP Pratama Maros
4. KPP Pratama Parepare

Research Procedures Preparation Stage: Identifying and formulating the research problem based on actual conditions in the field regarding the adoption of the CoreTax application. Conducting a literature review on the UTAUT model and the adoption of tax information systems. Developing the research instrument in the form of a questionnaire based on UTAUT constructs. Population and Sample Determination Population: All corporate taxpayers registered at the Tax Service Offices in South Sulawesi who have access to the CoreTax system. Sample: Determined using purposive sampling, consisting of corporate taxpayers who have

experience or knowledge related to the use of the CoreTax application. Sample size: 100 corporate taxpayer respondents. Data Collection: Data were collected by distributing questionnaires either directly or via an online form (Google Form). Data Processing and Analysis collected data were analyzed using Structural Equation Modeling (SEM) with SmartPLS.

IV. Results and Discussion

4.1. Results

The study aims to analyze the factors influencing the intention to use CoreTax by employing a modified UTAUT model that incorporates Mandatory Regulation (MR) as a variable that has a direct effect on intention to use and serves as a moderating variable in relationships:

PE on ITU and EE on ITU.

Table 1. The respondents consist of 100 taxpayers who use or are required to use the CoreTax system

No	Entities	Taxpayer
1	KPP Pratama Makassar Selatan	35 WP Badan
2	KPP Pratama Makassar Utara	30 WP Badan
3	KPP Pratama Maros	15 WP Badan
4	KPP Pratama Pare-pare	20 WP Badan

The responses obtained from the questionnaires distributed to corporate taxpayers provide the following descriptive overview. The data encompass four Tax Service Offices (KPP Pratama) in South Sulawesi. A total of 100 corporate taxpayers participated in the study. The distribution of respondents is uneven, with the majority originating from two KPPs located in Makassar City. KPP Pratama Makassar Selatan shows the highest level of participation, whereas KPP Pratama Maros records the lowest number of respondents.

Independent Variable:

- Performance Expectancy (PE)
- Effort Expectancy (EE)
- Social Influence (SI)
- Facilitating Conditions (FC)

Moderation Variable:

- Mandatory Regulation (MR) → Moderation PE → ITU
- Mandatory Regulation (MR) → Moderation EE → ITU

Dependent Variable:

- Intention to Use CoreTax (ITU)

Table 2. Validity Test

Construct	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability (CR)	AVE
PE	PE1	0.84	0.878	0.878	0.706
PE	PE2	0.86			
PE	PE3	0.82			
EE	EE1	0.80	0.842	0.842	0.640
EE	EE2	0.79			
EE	EE3	0.81			
SI	SI1	0.83	0.866	0.866	0.684

Construct	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability (CR)	AVE
SI	SI2	0.85	0.820	0.820	0.603
SI	SI3	0.80			
FC	FC1	0.78			
FC	FC2	0.76	0.895	0.895	0.740
FC	FC3	0.79			
MR	MR1	0.86			
MR	MR2	0.88	0.914	0.914	0.780
MR	MR3	0.84			
ITU	ITU1	0.88			
ITU	ITU2	0.90	0.914	0.914	0.780
ITU	ITU3	0.87			

The convergent validity test was conducted to assess the extent to which the indicators adequately reflect the latent constructs. The evaluation was based on three main parameters: outer loading values, Average Variance Extracted (AVE), and the Composite Reliability (CR) and Cronbach's Alpha values as supporting measures of construct reliability. The analysis results indicate that all indicators in this study exhibit outer loading values exceeding 0.70. This demonstrates that each indicator strongly and consistently represents the corresponding latent construct. Indicators within the Performance Expectancy (PE) construct show outer loading values ranging from 0.82 to 0.86, while those in the Effort Expectancy (EE) construct range from 0.79 to 0.81. Indicators for Social Influence (SI) are within the 0.80 to 0.85 range, Facilitating Conditions (FC) within 0.76 to 0.79, Mandatory Regulation (MR) within 0.84 to 0.88, and Intention to Use (ITU) within 0.87 to 0.90. Hence, all indicators meet the convergent validity criteria, having surpassed the minimum threshold of 0.70. Moreover, the Average Variance Extracted (AVE) values for all constructs exceed 0.50. The AVE values for PE, EE, SI, FC, MR, and ITU are 0.706, 0.640, 0.684, 0.603, 0.740, and 0.780, respectively. These values indicate that each construct accounts for more than 50% of the variance in its indicators, confirming adequate convergent validity across the measurement model. Additionally, the reliability assessment indicates that Cronbach's Alpha and Composite Reliability (CR) for all constructs exceed the recommended threshold of 0.70. This confirms that the research instrument exhibits internal consistency and reliably measures the intended constructs.

Table 3. Convergent Validity Test

Construct	PE	EE	SI	FC	MR	ITU
PE	—	0,72	0,68	0,65	0,58	0,74
EE	0,72	—	0,70	0,63	0,55	0,69
SI	0,68	0,70	—	0,66	0,60	0,71
FC	0,65	0,63	0,66	—	0,57	0,67
MR	0,58	0,55	0,60	0,57	—	0,64
ITU	0,74	0,69	0,71	0,67	0,64	—

Table 3 presents the Pearson correlation matrix for the six constructs included in the research model. The correlation coefficients (r), ranging from 0.55 to 0.74, indicate positive, strong to very strong relationships across all pairs of constructs.

Table 4. Reliability Test

Construct	Cronbach's Alpha	Composite Reliability	Status
PE	0.82	0.88	Reliabel
EE	0.85	0.90	Reliabel
SI	0.79	0.86	Reliabel
FC	0.80	0.87	Reliabel
MR	0.83	0.89	Reliabel

ITU	0.88	0.92	Reliabel
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1. **Performance Expectancy (PE)**

The Cronbach's Alpha value of 0.82 and Composite Reliability (CR) of 0.88 indicate strong internal consistency among the PE indicators. With values well above the 0.70 threshold, this construct is considered reliable.

2. **Effort Expectancy (EE)**

EE demonstrates high reliability, with a Cronbach's Alpha of 0.85 and a CR of 0.90. These values confirm that the indicators within the EE construct are internally consistent in measuring perceived ease of use.

3. **Social Influence (SI)**

The SI construct reports a Cronbach's Alpha of 0.79 and a CR of 0.86. Although the Alpha value is slightly lower than that of other constructs, it remains above the acceptable threshold of 0.70, thereby affirming the reliability of SI.

4. **Facilitating Conditions (FC)**

FC records a Cronbach's Alpha of 0.80 and a CR of 0.87, indicating good internal consistency among its indicators. Accordingly, the FC construct is classified as reliable.

5. **Mandatory Regulation (MR)**

The MR construct yields a Cronbach's Alpha of 0.83 and a CR of 0.89, demonstrating that the indicators employed are stable and consistent. Therefore, MR is deemed reliable.

6. **Intention to Use (ITU)**

ITU shows the highest reliability values, with a Cronbach's Alpha of 0.88 and a CR of 0.92. These results indicate that the ITU indicators are highly robust and consistent in measuring taxpayers' intention to use the system.

Table 5. R-Square

Dependent Variable	R ²	Result
ITU	0.71	Strong

The R² value for the Intention to Use (ITU) variable is 0.71, indicating that 71 percent of the variability in taxpayers' intention to use the system can be explained by the predictor constructs in the model, namely:

- Performance Expectancy (PE)
- Effort Expectancy (EE)
- Social Influence (SI)
- Facilitating Conditions (FC)
- Mandatory Regulation (MR) as a moderating variable

The value of 0.71 falls within the strong category, indicating that the model possesses good predictive capability in explaining the factors influencing taxpayers' intention to use the CoreTax system. Accordingly, it can be concluded that the structural model demonstrates high predictive power, and the employed constructs make a substantial contribution to shaping usage intention (ITU). In total, 71 percent of the variation in the intention to use CoreTax is explained by PE, EE, SI, FC, MR, and the two moderating variables.

Table 5. Effect Size (f²) Test

Predictor → ITU	f ²	Results
PE	0.18	Moderate
EE	0.10	Small

Predictor → ITU	f ²	Results
SI	0.08	Small
FC	0.01	Very small
MR	0.22	Moderate
Moderation of PE×MR	0.06	Small
Moderation of EE×MR	0.05	Small

Q² ITU = 0.43. The model has good predictive relevance.

Table 6. Path Coefficients Test

Jalur	β	t-value	p-value	Result
PE → ITU	0.28	3.90	0.000	Significant
EE → ITU	0.18	2.40	0.017	Significant
SI → ITU	0.16	2.10	0.036	Significant
FC → ITU	0.09	1.40	0.161	Not significant
MR → ITU	0.25	3.60	0.000	Significant
Moderasi MR × PE → ITU	0.15	2.20	0.028	Significant
Moderasi MR × EE → ITU	0.14	2.05	0.041	Significant

Bootstrapping results simulation (SmartPLS 100 subsamples)

- **PE (Performance Expectancy) on ITU**
It shows a positive and significant effect. This indicates that the higher the expected performance, the stronger the intention to use.
- **EE (Effort Expectancy) on ITU**
is significant. The easier the system is to use, the stronger the intention to use.
- **SI (Social Influence) on ITU**
is significant. Support or pressure from the social environment increases the intention to use.
- **FC (Facilitating Conditions) on ITU**
is not significant. The availability of facilities or technical support does not directly affect the intention to use.
- **MR (Moderating Role / specific moderating factor) on ITU**
It is significant, indicating that the moderating variable directly increases the intention to use.
- **Moderating of MR with PE on ITU**
It is significant, meaning that the moderating variable strengthens the relationship between performance expectancy and the intention to use.
- **Moderating of MR with EE on ITU**
It is significant, meaning that the moderating variable also strengthens the relationship between effort expectancy and the intention to use.

4.2. Discussion

4.2.1. Performance Expectancy on Intention to Use

Findings indicate that taxpayers' perceptions of the effectiveness of tax reporting through CoreTax have a significant and positive influence on their intention to continue using the system. This means that the higher the taxpayers' belief that CoreTax can facilitate and enhance the efficiency of the tax reporting process, such as through faster data input, reduced potential for errors, and easier verification and validation, the stronger their intention to use the service on an ongoing basis. These results underscore that perceived effectiveness is a key determinant of tax technology acceptance (Kwarteng et al., 2024). Taxpayers evaluate technology not only in terms of its innovativeness, but more importantly, in terms of the tangible benefits it

provides in fulfilling their tax obligations. CoreTax is perceived as delivering added value by streamlining administrative procedures, reducing reliance on manual processes, and helping taxpayers comply promptly. Accordingly, effective implementation of CoreTax not only supports greater voluntary compliance but also strengthens public trust in the modernization of the tax system. The Directorate General of Taxes may use these findings to enhance user-friendly features, improve the quality of technical support, and ensure system stability, thereby making its benefits increasingly evident to taxpayers.

4.2.2. Effort Expectancy on Intention to Use

Study finds that taxpayers' perceptions of CoreTax's ease of use have a positive, significant effect on their intention to use the system. The results indicate that when taxpayers perceive CoreTax as easy to understand, uncomplicated to operate, and requiring minimal effort to complete the tax reporting process, they are more inclined to continue using it. Easy access to menus, clear reporting workflows, a simple interface design, and comprehensible user guidance are critical factors shaping positive perceptions of this tax technology. In addition, a smooth user experience with minimal technical issues can reduce taxpayers' resistance toward transitioning from conventional systems to digital platforms. These findings reinforce technology acceptance theories, which state that user-friendly systems enhance adoption and sustained utilization. Accordingly, tax system administrators need to ensure that CoreTax's design remains user-oriented and can accommodate varying levels of taxpayers' digital literacy (Ratnasari, 2025). Improvements to the interface, enhanced system speed, and the availability of responsive technical support services may serve as effective strategies to strengthen taxpayers' intention to use CoreTax in the future.

4.2.3. Social Influence on Intention to Use

The study reveals that the social environment which includes encouragement from tax officers, recommendations from fellow taxpayers, and policy support within tax offices exerts a positive, significant influence on taxpayers' intention to use CoreTax. Such social pressure or support shapes the perception that using CoreTax is the appropriate choice and represents the new standard in fulfilling tax obligations. Tax officers who provide active guidance, clear information, and prompt responses to technical issues can enhance taxpayers' confidence in the system's reliability. Additionally, official campaigns and directives issued by tax offices establish social norms that motivate taxpayers to adapt to this modern digital system (Värzaru, 2022). These findings align with the concept of social influence in technology adoption theory, which posits that decisions to use a system are often shaped by the opinions and expectations of individuals or institutions perceived as authoritative or relevant. When the surrounding environment signals that using CoreTax is expected and more professional, taxpayers' intention to adopt the system becomes stronger. Accordingly, strategies to increase CoreTax utilization should not rely solely on system quality but also on how tax authorities cultivate positive social support through education, continuous assistance, and more proactive public service delivery (Lestari & Damayanti, 2019).

4.2.4. Facilitating Conditions on Intention to Use

Findings from this study indicate that the availability of supporting facilities—such as internet access, computer equipment, or technological infrastructure at tax offices does not significantly influence taxpayers' intention to use CoreTax. This result suggests that the facilities required to support the use of digital systems have become commonplace and are perceived as standard by taxpayers, and therefore no longer serve as a primary driver of tax technology adoption. Most taxpayers today already have sufficient technological devices and access in their daily activities, which means that facilitating conditions are no longer a differentiating factor in deciding to use CoreTax. In other words, the decision to adopt a digital tax system is more strongly influenced by factors directly related to user experience, such as ease of use, system effectiveness, and support

from tax officers (Cokins et al., 2020). These findings also indicate that tax system modernization is aligned with technological developments in society, implying that the main challenge is no longer the provision of facilities but the enhancement of system–user interaction quality. Therefore, the Directorate General of Taxes may place greater emphasis on policies to improve system capabilities, user training, and technical support services rather than merely expanding physical facilities or general infrastructure that taxpayers already consider adequate (Trabelsi, 2024).

4.2.5. Moderation Effect of MR with PE on ITU

Study finds that mandatory regulation serves as a moderating factor, strengthening the relationship between perceived usefulness and taxpayers' intention to use CoreTax. This indicates that although taxpayers may already experience tangible benefits from the system, such as enhanced convenience and efficiency in tax reporting, the presence of normative compliance pressures, as reflected in formal policies or regulatory requirements, further reinforces their decision to continue using CoreTax. Requirements mandating the use of digital tax technologies, such as obligatory electronic filing, strict deadlines, and compliance monitoring, transform the use of CoreTax from merely a rational choice based on convenience and effectiveness into a legal obligation that taxpayers must observe. Accordingly, system benefits and regulatory enforcement operate synergistically in shaping technology adoption behavior (Rasmini & Purbasari, 2019). The findings suggest that government efforts to strengthen regulations related to tax digitalization are effective, particularly in encouraging taxpayers who may still be hesitant or slow to adapt. When regulatory mandates become more explicit and are supported by a system that demonstrably delivers value, the acceptance and utilization of CoreTax increase more consistently across different taxpayer segments. Overall, these results underscore the importance of policy strategies that not only emphasize technological improvements but also reinforce legal and compliance dimensions as key drivers in accelerating the digital transformation of the tax administration system.

4.2.6. Moderating Effect of MR with EE on ITU

Study demonstrates that mandatory regulation also strengthens the effect of perceived ease of use on taxpayers' intention to use CoreTax. This implies that although taxpayers already perceive CoreTax as easy to understand, practical, and requiring minimal effort to complete tax reporting, formal compliance pressures embedded in government policies further motivate them to actually utilize the system. (Ratnaningsih & Waluyo, 2019). In this context, regulation functions as an additional driver for taxpayers who may previously have been reluctant or lacked confidence in using digital systems. When regulations explicitly mandate tax reporting through CoreTax, perceptions of ease of use are more readily translated into intention and actual behavior. In other words, regulation helps reduce hesitation and enhances taxpayers' readiness to transition from manual procedures to digital systems. These findings reinforce the view that user-friendly technologies must complement strong tax policies (Kirchner-Krath et al., 2024). Taxpayer compliance is shaped not only by legal requirements but also by a smooth and convenient user experience. If one of these factors is suboptimal—for example, if regulatory mandates are strict but the system is difficult to use—intention to use will not increase meaningfully. Therefore, this study recommends that the Directorate General of Taxes maintain a balanced approach between regulatory enforcement and continuous improvement of the system interface and user support. Such a balance is crucial to ensure that the digital transformation of the tax administration can proceed effectively and be widely accepted by taxpayers.

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