
TECHNOLOGY ACCEPTANCE MODEL PERSPECTIVE ON CORETAX ADOPTION AMONG SMES IN SAMARINDA

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Abstract

This study aims to analyze the influence of perceived ease of use and perceived usefulness on attitudes toward use and their impact on user satisfaction in the use of the Coretax system by SMEs in Samarinda City. This study was motivated by the implementation of a mandatory digital tax system, which in its initial operational phase was still marked by various technical challenges. To examine this phenomenon, this study employed a quantitative approach with a cross-sectional design. Data were collected through an online survey of 100 respondents who were active SMEs and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results of the analysis confirmed that all hypotheses both direct and indirect effects were significantly supported. These findings confirm that the ease of use and perceived usefulness of the Coretax system play a crucial role in fostering positive user attitudes, which ultimately lead to high levels of user satisfaction with the implementation of this mandatory digital tax system

Keywords: Coretax, Technology Acceptance Model (TAM), Perceived Ease of Use, Perceived Usefulness, User Satisfaction

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh persepsi kemudahan penggunaan dan persepsi kebermanfaatan terhadap sikap penggunaan serta dampaknya terhadap kepuasan pengguna dalam penggunaan sistem Coretax oleh UKM di Kota Samarinda. Penelitian ini dilatarbelakangi oleh penerapan sistem perpajakan digital wajib yang pada tahap operasional awalnya masih diwarnai oleh berbagai kendala teknis. Untuk mengkaji fenomena ini, penelitian menggunakan pendekatan kuantitatif dengan desain cross-sectional. Data dikumpulkan melalui survei daring terhadap 100 responden yang merupakan pelaku UKM aktif dan dianalisis menggunakan metode Partial Least Squares Structural Equation Modeling (PLS-SEM). Hasil analisis mengonfirmasi bahwa seluruh hipotesis, baik yang mencakup pengaruh langsung maupun tidak langsung, terbukti secara signifikan. Temuan ini menegaskan bahwa kemudahan penggunaan dan persepsi kebermanfaatan sistem Coretax memainkan peran krusial dalam membentuk sikap positif pengguna, yang pada akhirnya berujung pada tingkat kepuasan pengguna yang tinggi terhadap penerapan sistem perpajakan digital wajib ini.

Kata Kunci Coretax, Model Penerimaan Teknologi (TAM), Persepsi Kemudahan, Persepsi Kegunaan, Kepuasan Pengguna

INTRODUCTION

Digital transformation has become a key agenda for public administration reform in various countries to improve service efficiency, data integration, and transparency in governance (Mbilla, 2023; Ingsih et al., 2024). In Indonesia specifically, this reform has been realized through the implementation of the Coretax Administration System (Coretax) by the Directorate

General of Taxes (DJP) as an integrated digital tax administration system (Direktorat Jenderal Pajak, 2025). Coretax is designed to integrate various tax administration processes from registration and reporting to payment and oversight into a single unified platform to enhance the transparency, efficiency, accountability, and flexibility of public tax services (Darmayasa & Hardika, 2024). The implementation of this system also marks a fundamental shift from conventional tax administration procedures toward mandatory digital tax services for all taxpayers (Shelvi et al., 2025).

Although designed to improve the quality of tax administration, the initial implementation of the Coretax system was hampered by various technical challenges that impacted the user experience (Djinarto et al., 2024). Various reports indicate system access disruptions, login failures, delays in data synchronization, and errors in the tax reporting process (Ariyanto et al., 2024; Rachman, 2025; Shelvi et al., 2025). Internal stakeholders, including tax officials, have also reported operational limitations and integration barriers (Aisah, 2025). These conditions create an additional burden for taxpayers in fulfilling their tax obligations, especially for business groups with limited technological and administrative resources (Jannah et al., 2024). In this context, the success of the Coretax system's implementation is determined not only by the readiness of the system's infrastructure but also by the level of user acceptance and satisfaction with the system.

The Small and Medium Enterprises (SMEs) sector is one of the taxpayer groups that directly use the Coretax system to handle their tax obligations. Nationally, SMEs contribute about 61% of Indonesia's GDP and employ over 117 million people (Nugraheni, 2025), making them the backbone of the national economy that can't be ignored in the tax reform agenda. According to Government Regulation No. 7 of 2021, SMEs include businesses with annual turnovers between IDR 2 billion and IDR 50 billion, which are required to fully use Coretax, including bookkeeping and electronic reporting duties that are trickier than micro businesses. At the same time, many SME owners don't have a dedicated IT department and rely heavily on the owner's or finance staff's ability to operate the digital tax system (Kompas.com, 2025). The Small and Medium Enterprises (SME) sector is one of the taxpayer groups that directly utilizes the Coretax system in fulfilling their tax obligations. SME operators were selected as the unit of analysis because they are among the users with firsthand experience in accessing, understanding, and using Coretax's features. As actual users, SME operators can assess the system's ease of use, perceived benefits, attitudes toward its use, and satisfaction levels after using Coretax. This is important because the limitations in digital competence, human resources, and administrative capacity typically faced by SMEs have the potential to influence the success of adopting mandatory digital tax systems.

Samarinda city was chosen as the research location based on several considerations. As the capital of East Kalimantan Province and one of the main supporting cities of the Nusantara Capital City (IKN), Samarinda is currently undergoing significant economic and digital transformation. According to official data from the Samarinda City Cooperative and SME Office in 2025, there are 1,081 registered active SMEs. However, a survey from the Indonesian Digital Society Index places East Kalimantan at an index of 3.59 out of 5.00 below the national average

of 3.65, indicating that there is still a digital gap that needs to be addressed, especially among business actors who are not yet familiar with technology-based tax platforms (Rifay, 2024; Wahyudi, 2026). Furthermore, the characteristics of SMEs in Samarinda, which are dominated by the trade, culinary, and service sectors with relatively simple management structures, create a context that is quite different from SMEs in metropolitan cities in Indonesia, so the research findings conducted in Samarinda provide a unique empirical value that hasn't been widely represented in the existing TAM literature.

The Technology Acceptance Model (TAM) developed by Davis (1989) is the theoretical framework most commonly used in information systems and technology acceptance research (Davis, 1989). TAM explains that technology acceptance is influenced by two main constructs: perceived ease of use (PEOU) and perceived usefulness (PU), which can shape users' attitudes toward the system (attitude toward using/ATU) (Mohd Thas Thaker et al., 2018; Aljammaz, 2022; Hikmah et al., 2023). In the context of mandatory digital taxation systems like Coretax, successful implementation isn't just reflected in how often the system is used, but also in how satisfied users are with their digital experience, which serves as an indicator of users' evaluations of the information system's performance (Klaus & Changchit, 2020).

Although previous studies have made important contributions, there are three research gaps. First, the studies by (Oktal et al., 2016; Hikmah et al., 2023; Mailizar et al., 2021) show that PEOU and PU have a positive effect on user attitudes and behavioral intentions. However, these studies were conducted in voluntary system contexts, where users have the freedom to use the system. This is different from the technology system at Coretax, where system use is mandatory. Second, using user satisfaction as a dependent variable instead of behavioral intention in the TAM model is not relevant in a mandatory system, and the mediating role of ATU in the PEOU and PU pathways to user satisfaction has not been empirically and integratively tested in the context of a mandatory digital tax system. Although (Klaus & Changchit, 2020) and (Jo & Park, 2023) emphasize that user satisfaction is a more valid measure of success in a mandatory system, empirical evidence in the context of taxation, especially for SMEs using the Coretax system, is still very limited. Third, initial data from the implementation of Coretax shows account activation levels still far from the DJP target (Kontan, 2025), indicating that system success does not solely depend on technical quality, but also on users' perceptions and attitudes. Without empirical understanding of the factors shaping Coretax user satisfaction in areas like Samarinda, the DJP lacks sufficient evidence to design effective and inclusive support programs.

Based on this background, this study aims to analyze the effect of perceived ease of use and perceived usefulness on the attitude toward using, as well as their impact on user satisfaction in using the Coretax system by SMEs in Samarinda. The results of this study are expected to contribute to the development of TAM in the context of mandatory digital tax systems and also provide input for the Directorate General of Taxes in improving the quality of Coretax implementation and support strategies for SMEs.

THEORY AND HYPOTHESIS DEVELOPMENT

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a theoretical framework developed to explain and predict how users accept and adopt an information technology innovation (Davis, 1989). This model is rooted in the Theory of Reasoned Action (TRA) and assumes that psychological reactions in the form of an individual's internal perceptions will determine the intensity of their behavior in using the system (Davis & Bagozzi, 1989). In research on the adoption of public services, the TAM serves as a powerful evaluation tool because it can assess whether the system design developed by the government aligns with the cognitive capacity and readiness of its user community (Kamble et al., 2019).

Perceived Ease of Use (PEOU)

Perceived ease of use is defined as the extent to which a person believes that using a particular technology requires no excessive physical or mental effort (Davis, 1989). This construct focuses on the technical aspects of a system's practicality, such as the simplicity of the interface design, the clarity of the navigation menu, and the ease of the operational learning process for novice users (Cheong & Mohammed-Baksh, 2019). In the implementation of tax systems, operational ease is a critical aspect for business owners to overcome technology anxiety when transitioning from conventional methods to digital platforms. The level of acceptance of new technology is greatly influenced by individuals' perceptions of ease of use (Barhouni, 2016). The more difficult it is to use new technology, the less willingness there is to use it (Alomary & Woollard, 2015). In the context of this study, PEOU is positioned as an exogenous construct that directly affects PU and ATU, while also serving as an indirect antecedent to user satisfaction, and it is consistent with the core of TAM which states that ease of use is an initial cognitive stimulus that allows users to experience the system's benefits more optimally.

Perceived Usefulness (PU)

Perceived usefulness refers to the degree to which a person believes that using an information system will actually improve their performance, effectiveness, and efficiency (Davis, 1989). This construct emphasizes functional utility and the objective benefits users gain after adopting the technology (Ma et al., 2025). In the context of business administration, a system's usefulness is assessed based on its ability to automate tasks, speed up reporting, minimize critical errors, and provide added value to operational management (Yao & Wang, 2024). In this study, PU is kept as one of the core constructs because, in the context of Coretax which is mandatory, perceived usefulness is the most relevant rational evaluation. SMEs that experience real benefits from the system, such as time savings in reporting, improved data accuracy, and easier integration of tax obligations, will develop a more positive attitude and ultimately achieve higher satisfaction when interacting with the system (Hikmah et al., 2023).

Attitude Toward Using (ATU)

Attitude toward using represents a form of psychological evaluation, feelings, or affective responses of users whether favorable or unfavorable when interacting with a technology (Davis & Bagozzi, 1989). Attitude acts as a cognitive mediator that bridges users' rational views of technology characteristics toward behavioral commitment to acceptance (Walker et al., 2021). A positive attitude reflects a reduction in resistance and rejection, leading users to become more cooperative in integrating the system into their daily activities (Feng & Haridas, 2025). In this research model, ATU is positioned as a mediator variable between cognitive perceptions (PEOU and PU) and user satisfaction. The choice of ATU as a mediator is based on the argument that in mandatory systems like Coretax, attitude is a psychological mechanism that can differentiate the

quality of experience among users. Taxpayers using the system can have different levels of satisfaction due to differences in affective attitudes in interacting with the Coretax system (Klaus & Changchit, 2020).

User Satisfaction (US)

In the information system (IS) success model developed by DeLone and McLean, user satisfaction is a critical factor (Delone & Mclean, 1992). This model explicitly states that user satisfaction is one of the key variables indicating the success of an information system (Xu & Tina, 2018). User satisfaction is a post-use emotional evaluation that describes the level of comfort and fulfillment of user expectations after experiencing the actual performance of an information system (Soltani-nejad, 2020). Although this construct was initially developed for voluntary systems, the integration of satisfaction into mandatory systems is of vital importance. In mandatory systems, user satisfaction reflects the system's success in transforming coercive legal obligations into a public service experience that is streamlined, adaptive, and free from burdensome bureaucracy (Jo & Park, 2023; Klaus & Changchit, 2020).

The choice of user satisfaction as the dependent variable in this study is based on theoretical justification. In voluntary systems, behavioral intention is relevant because it reflects a user's decision to use or not use the system. However, in Coretax, which is mandatory, all registered taxpayers are required to use the Coretax system, so behavioral intention is not relevant as a success measure. Klaus & Changchit (2020) explicitly argue that in a mandatory system, the success of technology system adoption is measured based on user satisfaction, because satisfaction reflects the quality of the user experience while interacting with the technology system.

The Influence of Perceived Ease of Use on Perceived Usefulness

The ease of operation of an information system acts as an initial stimulus that helps users realize the technology's full potential for usefulness (Hikmah et al., 2023). Business users who feel that a digital platform's menu structure and workflow are designed simply do not need to expend excessive mental energy just to learn basic technical aspects (Hsieh & Lai, 2020). Consequently, the remaining time and cognitive focus can be allocated to exploring the system's full functionality in depth, which ultimately fosters an awareness of the application's functional benefits (Ma et al., 2025).

The Effect of Perceived Usefulness on Attitude Toward Using

Individuals will rationally form a positive psychological evaluation of an innovation if that innovation is proven to provide concrete solutions for the efficiency of the user's activities (Alharbi & Drew, 2014). The use of an information system capable of providing added value such as speeding up reporting and saving users' operational costs will foster highly supportive affective responses (Hikmah et al., 2023). A high assessment of usefulness effectively reduces negative perceptions and transforms them into a supportive attitude of acceptance (Mailizar et al., 2021).

The Effect of Perceived Ease of Use on Attitude Toward Using

An individual's attitude toward adopting new technology is largely determined by their perception of how much effort is required to master that technology (Brandon-Jones & Kauppi, 2018). A user-friendly application design will automatically reduce cognitive load and technology anxiety among early adopters (Hikmah et al., 2023). A smooth, intuitive interaction experience with minimal technical obstacles will foster a sense of emotional comfort, thereby

triggering the formation of a positive attitude toward accepting the system's implementation (Mailizar et al., 2021).

The Effect of Attitude Toward Using on User Satisfaction

Psychological responses prior to use are strongly correlated with the level of post-use emotional evaluation. An individual who has developed a positive and supportive attitude toward a technology from the outset will explore the system with an open mind and strong motivation (Klaus & Changchit, 2020). This positive affective evaluation causes every interaction process to be viewed as a pleasant experience, which ultimately acts as the primary driver in generating satisfaction with the system's performance and output (Klaus & Changchit, 2020).

The Effect of Perceived Usefulness on User Satisfaction through Attitude Toward Using

The functional benefits of a digital platform do not instantly create emotional satisfaction in users; rather, they require a process involving the formation of affective commitment. Users' awareness of the system's superior features and its contribution to increasing work productivity must first foster a sense of liking and a cooperative attitude. It is the relationship between the perception of rational usefulness and the supporting attitude that indirectly shapes the level of satisfaction with the use of the technology system (Klaus & Changchit, 2020).

The Effect of Perceived Ease of Use on User Satisfaction through Attitude Toward Using

The technical ease of use of an application acts as an initial cognitive stimulus that reduces confusion and barriers to adaptation for users of a new system. This interaction experience, free from complex procedures, then fosters a friendly attitude and positive psychological responses toward the platform. Through this supportive attitude stemming from operational ease, users can complete all their activities smoothly, which ultimately leads to the achievement of optimal functional satisfaction (Klaus & Changchit, 2020).

Based on the background above, the hypothesis of this study is:

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

H₂ : Perceived Usefulness has a positive effect on Attitude Toward Using.

H₃ : Perceived Ease of Use has a positive effect on Attitude Toward Using.

H₄ : Attitude Toward Using has a positive effect on User Satisfaction.

H₅ : Perceived Usefulness has a positive effect on User Satisfaction through Attitude Toward Using as a mediating variable.

H₆ : Perceived Ease of Use influences User Satisfaction through Attitude Toward Using as a mediating variable.

RESEARCH METHODS

Research Design, Sampling, And Data Collection Procedures

This study uses a quantitative approach with a cross-sectional survey research design. The cross-sectional design is used because the data is collected at a single point in time, specifically during the implementation period of Coretax in 2025, which allows the researchers to capture the perceptions and satisfaction of SME taxpayers in a relevant and current context. Data is collected through an online survey via Google Forms targeting SME actors, and the research instrument uses a 5-point Likert scale (1 Strongly Disagree to 5 Strongly Agree) (Agung & Yuesti, 2019).

The population of this study consists of MSME actors in the Samarinda area, and the sampling method used is purposive sampling. The criteria set are MSME actors who are active and have a Tax ID (NPWP), operate in the Samarinda City area, have experience using the

Coretax system, have revenue ranging from IDR 2 billion to IDR 50 billion, and are responsible for the MSME's finances or have authority over tax matters. The determination of the sample size refers to the guidelines (Hair et al., 2021), which recommend a minimum sample size of 5-10 times the number of indicators in the model (the 10 times rule). This research model consists of 4 variables with a total of 16 indicators, so the minimum required sample size is $16 \times 6 = 96$ respondents. However, to increase the chances of obtaining a normal distribution, which is one of the assumptions that must be met in statistical analysis, a total of 100 samples were used.

Operational Definitions and Measurement Instruments for Variables

This study operationalizes four latent variables, which are contextually defined as follows

Table 1

Operational Definitions and Measurement of Variables Instruments

Symbol	Variable	Operational Definition	Variable Measurement
PEOU	<i>Perceived Ease of Use</i>	Perceived ease of use is the degree to which users perceive that a new technology is easy to learn and operate, believed to be simple and requiring minimal effort (Davis, 1989; Venkatesh & Bala, 2008).	1. Ease of learning the Coretax system. 2. Ease of navigation and system operation. 3. Clarity of system procedures and instructions. 4. Flexibility in interacting with the Coretax system
PU	<i>Perceived Usefulness</i>	Perceived usefulness is the user's level of confidence that using a technology will improve work performance or productivity (Davis, 1989; Venkatesh & Bala, 2008).	1. Improved efficiency in tax reporting. 2. Improved accuracy of tax data. 3. Improved tax administration productivity. 4. Overall effectiveness of tax performance
ATU	<i>Attitude Toward Using</i>	User attitude is an affective evaluation and an individual's positive or negative assessment of the use of a system (Ng, 2012; Nikou et al., 2022; Mailizar et al., 2021).	1. Positive feelings toward the use of Coretax. 2. Perception that Coretax improves work quality. 3. Ease of use of the system. 4. Acceptance of changes to the digital tax system.
US	<i>User Satisfaction</i>	User satisfaction is defined as an individual's level of satisfaction resulting from a comparison between the user's expectations and the system being used (Doll & Torkzadeh, 1988; Wixom & Todd, 2005; Klaus & Changchit, 2020).	1. Feeling <i>satisfied</i> with the services provided by the Coretax system. 2. Satisfaction with the ease and efficiency of the process. 3. Feeling <i>content</i> with the services provided by the Coretax system. 4. <i>Liking</i> the services provided by the Coretax system. 5. Overall, the experience of using Coretax to fulfill tax obligations was very satisfying.

Before the questionnaire was finally distributed to the entire research sample, a pilot study was first conducted among 30 SME owners in Samarinda City who shared similar characteristics with the target population to ensure the validity and reliability of the research instrument (Hair et al., 2021). The pilot study process began with the drafting of a questionnaire based on the Theory of Acceptance and Management (TAM), followed by the limited distribution of the pilot test link via Google Forms, and concluded with a pre-test statistical analysis to examine loading values -factor, and correlations among statement items. The validity criteria for this pilot test stipulate that a statement item is considered valid if it has a corrected item-total correlation above 0.361 (in accordance with the r-table standard for a sample size of 30) and is considered reliable if the Cronbach's Alpha value exceeds the minimum threshold of 0.70.

Data Analysis Techniques

Data analysis was conducted using Partial Least Squares-based Structural Equation Modeling (PLS-SEM) with two main evaluation stages. The first stage involved evaluating the measurement model (outer model) to test convergent validity (outer loadings > 0.70 and AVE > 0.50), discriminant validity (using the cross-loading approach), and construct reliability (Cronbach's Alpha and Composite Reliability > 0.70). The second stage is the evaluation of the structural model (inner model), measured using the coefficient of determination (R-Square), practical contribution (f-Square), and predictive relevance test (Q-Square predict). Hypothesis testing (H1 through H6) was conducted using a bootstrapping procedure with 5,000 subsamples, in which a hypothesis was accepted if it had a t-statistic value > 1.96 and a p-value < 0.05 at a 5% significance level ($\alpha = 0.05$) (Hair et al., 2018).

RESEARCH RESULTS AND DISCUSSION

During the questionnaire distribution process, 100 respondents provided complete answers. The respondents were SME operators in the city of Samarinda. The following table presents information on the respondents' profiles.

Table 2
Respondent Profile

Characteristics	Number	Percentage (%)
Gender		
Male	78	78
Female	22	22
Total	100	100
Age		
< 25 years old	8	8
25–35 years	14	14
35–45 Years	60	60
>45 Years	18	18
Total	100	100
Position		
Business Owner	9	9
Director	10	10
Finance Manager	19	19
Finance/Tax Staff	62	62
Total	100	100

Length of Business Operation		
< 3 Years	14	14
3–5 years	24	24
6–10 Years	58	58
>10 Years	4	4
Total	100	100
Revenue		
Rp 2–15 billion	68	68
>Rp 15–50 billion	32	32
Total	100	100

Validity and Reliability Tests

The measurement model was evaluated to verify the quality of the instrument through tests of convergent validity, discriminant validity, and construct internal consistency reliability. Convergent validity was assessed based on the Average Variance Extracted (AVE) value with a minimum threshold of 0.50, while construct reliability was measured using Cronbach's Alpha and Composite Reliability with a standard criterion of > 0.70 (Hair et al., 2018). A summary of the results of the convergent validity and reliability tests is presented in Table 3 below:

Table 3
Results of Convergent Validity and Reliability Tests

Latent Variable	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability	Notes
PEOU	0.610	0.786	0.862	Valid & Reliable
PU	0.722	0.871	0.912	Valid & Reliable
ATU	0.703	0.860	0.905	Valid & Reliable
US	0.718	0.869	0.910	Valid & Reliable

All latent variables are declared valid and reliable because they meet all required statistical parameter thresholds. Furthermore, inter construct independence is evaluated through a discriminant validity test using cross-loading criteria at the indicator level. The requirement is met if the value of an indicator's load on its main construct is proven to be greater than its cross-correlation value with other constructs in the model (Hair et al., 2018). The matrix of cross-loading test results is detailed in Table 4 below:

Table 4
Cross-Loading Values

Indicator	ATU	PEOU	PU	US
ATU.1	0.839	0.654	0.651	0.630
ATU.2	0.823	0.619	0.594	0.587
ATU.3	0.849	0.558	0.640	0.609
ATU.4	0.844	0.815	0.616	0.699
PEOU.1	0.579	0.743	0.610	0.734
PEOU.2	0.686	0.853	0.533	0.747
PEOU.3	0.683	0.793	0.496	0.571
PEOU.4	0.525	0.729	0.438	0.547
PU.1	0.682	0.591	0.911	0.720

PU.2	0.553	0.496	0.787	0.550
PU.3	0.679	0.562	0.873	0.675
PU.4	0.611	0.617	0.822	0.776
ATU.1	0.650	0.784	0.655	0.848
ATU.2	0.578	0.642	0.671	0.848
ATU.3	0.698	0.730	0.775	0.846
ATU.4	0.625	0.670	0.616	0.845

All 16 indicator items consistently yield the highest factor loadings (numbers in bold) on their respective principal variables compared to their cross-correlation values with other construct columns. Thus, all criteria for discriminant validity (Hair et al., 2018). are deemed to have been fully met, and the model is suitable for proceeding to structural testing.

Structural Model

The PLS structural model was evaluated using the coefficient of determination (R^2) and the Q^2 predict value via the *PLSpredict* procedure. Table 5 shows the coefficient of determination (R^2) values of 0.447 for *Perceived Usefulness*, 0.717 for *Attitude Toward Using*, and 0.572 for *User Satisfaction*, indicating that the variance of all these endogenous variables is well explained by the constructed TAM structural model. The model estimation results indicate good predictive validity, as all Q^2 predict values are above zero: 0.424 for *Perceived Usefulness*, 0.624 for *Attitude Toward Using*, and 0.637 for *User Satisfaction*. Meanwhile, the measurement model indicators also met all requirements, with *Composite Reliability* and *Cronbach's Alpha* values consistently above 0.70, and the convergent validity requirement met with an AVE value above 0.50 s (Hair et al., 2018).

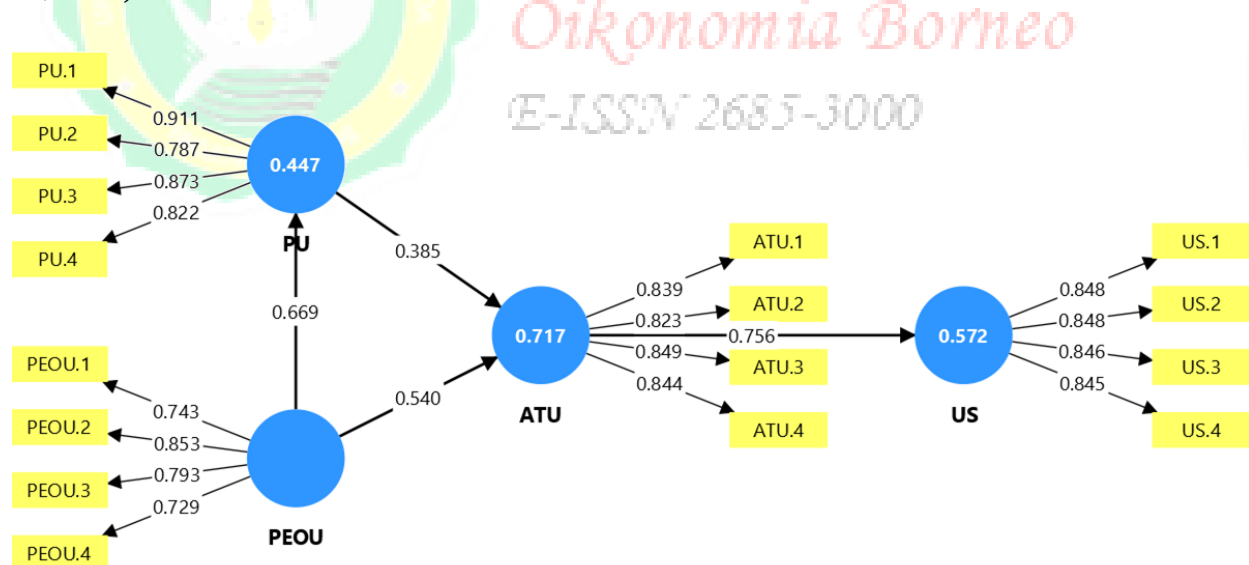


Figure 1
Measurement of the outer model

Table 5
Latent Variable Coefficients

Parameter Coefficients	PEOU	PU	ATU	US
<i>R-Square (R^2)</i>		0.447	0.717	0.572
<i>Composite Reliability</i>	0.862	0.912	0.905	0.910
<i>Cronbach's Alpha</i>	0.786	0.871	0.860	0.869
<i>AVE</i>	0.610	0.722	0.703	0.718
<i>Predicted Q-Square (Q^2)</i>		0.424	0.624	0.637

Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping method with 5,000 subsamples to evaluate the significance of the path coefficients in the structural model. The acceptance criteria for a hypothesis are based on a 5% significance level ($\alpha = 0.05$), where the relationship between variables is considered significant if the *t-statistic* is > 1.96 and the *p-value* is < 0.05 (Hair *et al.*, 2018). A summary of the results of the hypothesis testing for direct and indirect effects is detailed in Table 6 below:

Table 6
Hypothesis Testing for Direct and Indirect Effects

Hypothesis	Path Coefficient (β)	T-statistics (0/STDEV)	P-Values	Results
Direct Effect				
H1: PEOU - PU	0.669	14.348	0.000	Accepted
H2: PU - ATU	0.385	6.636	0.000	Accepted
H3: PEOU - ATU	0.540	9.075	0.000	Accepted
H4: ATU - US	0.756	15.351	0.000	Accepted
Indirect Effect				
H5: PU-ATU-US	0.291	5.674	0.000	Accepted
H6: PEOU-ATU-US	0.408	7.019	0.000	Accepted

Discussion

The Effect of Perceived Ease of Use on Perceived Usefulness (H1)

The test results show that perceived ease of use has a positive and significant effect on the perceived usefulness of the Coretax system among SME operators in Samarinda. Based on the *Technology Acceptance Model* (TAM) framework, operational ease acts as an initial cognitive stimulus that frees users from excessive physical and mental effort. By using Coretax's tax menu structure which is designed to be intuitive, user-friendly, and easy to learn the cognitive burden on business owners to master basic technical aspects is reduced. Consequently, operational time and focus can be redirected toward exploring the system's full functionality in depth, which ultimately heightens their awareness of the significant benefits or functional utility derived from using the Coretax system. These empirical findings are strongly supported by previous research conducted by (Hair *et al.*, 2018; Hair *et al.*, 2018; Ma *et al.*, 2025), which confirms that system ease of use is an essential initial predictor required to generate the utility value of a public

technological innovation.

Theoretically, this aligns with the principle of cognitive efficiency in TAM: the easier a system is to use, the more likely users are to focus on assessing its benefits rather than just dealing with technical difficulties. This pattern is different from findings on voluntary systems, where users who find a system difficult may choose not to continue using it, making the PEOU-PU relationship generally weaker (Ilyas et al., 2023). In the context of mandatory Coretax, SMEs don't have the option to opt out, so perceived ease becomes a more dominant and consistent cognitive path in shaping perceived usefulness, similar to findings in other mandatory tax systems like e-Filing (Iramaidha et al., 2025). The implication for the tax office is that investing in simplifying the interface and early-stage usage guides could have a double impact, as it not only lowers technical barriers but also speeds up users' recognition of Coretax's functional value.

The Effect of Perceived Usefulness on Attitude Toward Using (H2)

The analysis results show that perceived usefulness has a positive and significant influence on attitudes toward using the Coretax system among the SME segment. In the TAM model, individuals will develop positive and supportive attitudes if the use of a technological tool is proven to provide concrete solutions for improving the efficiency of their activities. SME operators in Samarinda demonstrated a supportive attitude because users recognized the advantages of the Coretax system's automated revenue calculation features and e-invoice integration. These results emphasize that the Coretax system is considered capable of accelerating financial reporting and minimizing administrative tax penalties, which directly fosters a strong affective commitment among taxpayers to accept the implementation of the Coretax system. This study is relevant and supported by the findings of the research (Alharbi & Drew, 2014; Mailizar et al., 2021; Hikmah et al., 2023), which state that functional benefits aligned with business efficiency are a driving force in the formation of attitudes toward the acceptance of digital innovation.

These findings can also be understood through the lens of expectancy-value theory, where individuals tend to develop a positive attitude toward an object when they believe it can meet their practical needs. The dominance of respondents working as finance/tax staff (62%) in this study reinforces this pattern, as this group evaluates the system based on its direct contribution to the efficiency of daily operational tasks, not just administrative compliance. A comparison with (Iramaidha et al., 2025) in the context of e-Filing shows a similar pattern, where functional usefulness is a stronger predictor of attitude among taxpayers who handle reporting professionally compared to business owners who merely delegate the task. For the Directorate General of Taxes (DJP), this finding indicates that Coretax's socialization and training materials need to highlight concrete functional benefits, like automated reconciliation and e-invoice integration, so they're more relevant for the operational staff who are the main users of the system in the field.

The Effect of Perceived Ease of Use on Attitude Toward Using (H3)

The research results indicate that ease of use has a positive and significant effect on the attitudes of SME business owners toward adopting the Coretax system. In the TAM model, taxpayers' affective or psychological attitudes are determined by the amount of effort required when interacting with a new digital user interface (Davis, 1989). The practical features of Coretax help reduce *technological anxiety* experienced by business owners in economically transitioning regions such as Samarinda. A smooth technical interaction experience free from confusing procedures and with minimal obstacles successfully fosters a sense of emotional comfort,

thereby accelerating the formation of positive and supportive attitude evaluations. These findings are consistent with and relevant to the study (Brandon-Jones & Kauppi, 2018; Mailizar et al., 2021; Hikmah et al., 2023), which concluded that system ease of use is the primary initial factor that transforms usage hesitation into a positive affective attitude, particularly regarding the use of new technological systems.

This effect also aligns with the TAM model, which explains that an individual's capacity to process information is limited, so a complicated interface will drain mental resources before users even have a chance to form a positive emotional evaluation. In situations with limited digital literacy like this, system ease of use plays a bigger role compared to metropolitan areas with more advanced digital literacy, because ease of use becomes the main factor in whether users can overcome hesitation in using new technology. The implication is that the tax office (DJP) needs to consider a regional differentiation approach in its support strategy, giving more attention to buffer areas like Samarinda, where digital readiness is relatively lagging.

The Effect of Attitude Toward Using on User Satisfaction (H4)

The research results show that attitude toward usage proved to be a direct, positive, and significant predictor of user satisfaction with the Coretax system. This finding makes an important theoretical contribution, given that *the construct of user satisfaction* is generally adopted from the information system success model (DeLone & McLean) to address the limitations of the original TAM model in a mandatory public service ecosystem. In mandatory systems such as the Coretax system, SME operators do not have the freedom to choose and are legally required to use it. In this context, user satisfaction is no longer measured by the frequency of voluntary use, but rather by how positive affective attitudes manifest as a reflection of taxpayers' ability to use the system. For business owners who adopt an open and cooperative attitude toward tax modernization, this mandatory interaction will be evaluated as a satisfying public service experience that alleviates the administrative burden of business management, particularly within the tax system. These findings are relevant and supported by the study (Klaus & Changchit, 2020) which confirms that mental readiness and positive emotional evaluations (attitudes) are key determinants of taxpayer satisfaction with mandatory government e-service platforms, such as the Coretax system.

These findings answer a basic question about why SMEs in Samarinda have relatively positive perceptions and satisfaction toward Coretax, even though its early implementation came with various technical challenges. At least three local factors can explain this situation. First, the study respondents were mostly individuals aged 35-45 (60%) running businesses that have been operating for 6-10 years (58%), so they already have enough administrative experience and business management maturity to adapt to a new system. Second, most respondents work as finance/tax staff (62%), rather than business owners who simply delegate tax tasks, so this group is relatively more accustomed to dealing with administrative systems compared to the general SME population. Third, the characteristics of SMEs in Samarinda, which are dominated by the trade, culinary, and service sectors with relatively simple management structures, make their reporting needs more in line with the standard features provided by Coretax, unlike SMEs in metropolitan cities that tend to have more complex business structures and reporting needs.

These three factors show that the positive perception found doesn't merely reflect the readiness of the Coretax system nationwide, but rather the fit between the specific user characteristics in Samarinda and the existing system design. So, this result should be understood as a contextual condition, not a generalization. For the DJP, this finding has important implications: the assistance strategy can't be the same across the country. Because the high path

coefficient of ATU on US ($\beta = 0.756$) indicates that users' initial attitudes strongly determine their final satisfaction, DJP needs to prioritize the quality of experience in the critical first stages of use (registration, first login, initial reporting), especially in areas with digital readiness below the national average like East Kalimantan, so that the initial impression is positive and doesn't create ongoing resistance to digital tax obligations.

The Effect of Perceived Usefulness on User Satisfaction through Attitude Toward Using (H5)

The research results show that testing the indirect effect of perceived usefulness has a positive and significant influence on user satisfaction through attitude as a mediating variable. This mediation path clarifies that the functional utility of the Coretax system's advanced features does not directly lead to taxpayer satisfaction but requires a process of cognitive internalization into emotional responses. Practical benefits such as automation and the accuracy of penalty calculations in the Coretax system must first elicit a positive response or a sense of enjoyment toward using the system. The combination of the relationship between the perception of benefits or utility and a supportive attitude will ultimately, albeit indirectly, result in a level of user satisfaction, particularly in the use of mandatory tax information systems. This study is consistent with the findings of (Klaus & Changchit, 2020) which state that functional benefits require a supportive attitude transmission pathway to generate user satisfaction in the implementation of technology based systems.

This mediation path strengthens the argument that in a mandatory system, a rational evaluation of the system's benefits does not automatically translate into satisfaction without first going through an affective internalization process, unlike in a voluntary system which tends to show a more direct PU-satisfaction relationship because users have gone through a self-selection process by deciding to use the system. In the context of Samarinda SMEs, this mediation path is relevant since business actors don't have the option to avoid the system, making the role of attitude as a psychological bridge crucial to turn perceived useful obligations into truly satisfying experiences. The implication for DJP, Efforts to build taxpayer satisfaction aren't enough just by highlighting Coretax's features and technical benefits; it also needs a communication approach that creates emotional acceptance among users, for example through socialization narratives that empathize with the digital transition challenges faced by SMEs.

The Effect of Perceived Ease of Use on User Satisfaction through Attitude Toward Using (H6)

The research results show that testing the indirect effect of ease of use reveals a positive and significant indirect influence on user satisfaction through the mediating role of attitude toward use. This structural path confirms that the operational simplicity of the Coretax system serves as a starting point for SME owners who lack expertise in accounting and IT infrastructure. A user-friendly application design will enhance the ease of use of the Coretax system among SME operators, which in turn can foster a positive psychological response toward the use of this government digital platform. Through the mechanism of forming a supportive attitude particularly stemming from operational ease SME operators can fulfill their business tax obligations smoothly, comfortably, and satisfactorily. The results of this study are consistent with the research titled (Klaus & Changchit, 2020) which emphasizes that technical ease of use in public information systems requires a positive user attitude to achieve a high level of satisfaction with mandatory systems particularly when using the Coretax system.

This mediation pathway is also relevant when linked to the common limitations in IT resources faced by SMEs. The ease of the system serves as compensation for the lack of internal

technical support, so the positive attitude that arises from it becomes the main determinant of satisfaction, rather than relying on the organization's capacity to manage system complexity. This finding has practical implications for the DJP to continue developing features that minimize the need for technical expertise, such as in-app guidance and automatic validation during data entry, especially to reach SMEs in buffer areas where infrastructure and digital literacy limitations remain a challenge.

CONCLUSION

This study shows that all direct and indirect influence hypotheses tested using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach were statistically significant. Based on the analysis of SME operators in Samarinda City, Perceived Ease of Use (PEOU) was found to have a positive and significant effect on Perceived Usefulness (PU) and Attitude Toward Using (ATU), confirming that the technical ease of operating the Coretax system serves as the primary foundation for fostering an awareness of its benefits and building a positive affective response. Furthermore, Perceived Usefulness and Perceived Ease of Use were found to have a significant positive impact on User Satisfaction (US), both directly and in ly through the mediation of Attitude Toward Using.

These findings make an important theoretical contribution by extending the Technology Acceptance Model (TAM) framework into the realm of mandatory public service systems. In the context of the Coretax system, where taxpayers have no option to avoid using the platform, psychological factors such as attitude play a vital role as the initial step in transforming a compulsory administrative obligation into a positive evaluation of a satisfying service experience. SME operators in Samarinda who maintain an open and cooperative attitude toward tax digitalization are able to experience the system's functional efficiency, thereby achieving a high level of user satisfaction even though technical challenges related to system adjustments persisted during the early stages of implementation.

Based on the practical implications of these findings, the Directorate General of Taxes (DJP) is advised to continue optimizing the stability of technical infrastructure and simplifying the Coretax navigation interface to reduce cognitive barriers for SME operators with limited digital resources. These service quality improvements must be accompanied by the strengthening of intensive mentoring programs, more structured outreach efforts, and the provision of responsive helpdesks in supporting regions such as Samarinda City, so that the transition to digital tax compliance can proceed more smoothly and continuously enhance taxpayer convenience.

For future scientific and research development, this study has limitations because it focuses only on the geographic scope of Samarinda City and uses a cross-sectional approach. Therefore, future research is advised to expand the sample coverage to other major cities in Indonesia to obtain a more comprehensive generalization, as well as to consider adding other external variables such as government outreach support, digital literacy, or trust levels to enrich the model of digital tax system adoption.

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