

Perceived Ease of CTAS and Tax Literacy on Tax Reporting Intention

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ABSTRACT

Purpose: This study examines the influence of perceived ease of use of the Coretax Administration System (CTAS) and tax literacy on the tax reporting intention of individual taxpayers in Pangkalpinang City.

Methodology: A quantitative positivist approach was employed using survey data from 110 individual taxpayers registered at the Pangkalpinang Tax Service Office (*Kantor Pelayanan Pajak/KPP*) Pratama Pangkalpinang. Data analysis included validity and reliability tests, classical assumption testing, multiple linear regression, partial *t*-tests, simultaneous *F*-test, and coefficient of determination (R^2), grounded in the Theory of Planned Behavior (TPB).

Results: Perceived ease of use of CTAS had no significant partial effect on tax reporting intention ($t = 0.863$; $p = 0.390$). Conversely, tax literacy had a positive and significant effect ($t = 2.180$; $p = 0.031$) and emerged as the dominant predictor based on its regression coefficient ($B = 0.177$). Simultaneously, both variables significantly influenced tax reporting intention ($F = 7.001$; $p = 0.001$), with an Adjusted R^2 of 0.099.

Conclusion: Tax literacy is the primary determinant of tax reporting intention, while perceived ease of use of CTAS does not show a significant standalone effect but contributes jointly with tax literacy.

Limitations: The study is limited to 110 taxpayers registered at KPP Pratama Pangkalpinang and examines only two independent variables, leaving a substantial proportion of the variance in tax reporting intention unexplained.

Contribution: This research contributes to the digital taxation literature and supports policy efforts to enhance CTAS usability and strengthen tax literacy programs to improve taxpayer compliance.

Keywords: *Coretax Administration System, Tax Literacy, Tax Reporting Intention, Individual Taxpayers*

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1. Introduction

Taxation serves as the backbone of state revenue, underpinning the financial capacity required for governmental functions and national development endeavors. Tax is broadly recognized as a compulsory fiscal obligation imposed by the state, non-reciprocal in nature at the individual level, with the entirety of collected funds channeled toward collective societal welfare ([Zebua & Putra, 2025](#)). Among the multifaceted dimensions of tax compliance, reporting compliance holds a particularly central position, demanding that taxpayers file their Annual Tax Returns (*Surat Pemberitahuan Tahunan/SPT*) in an accurate and timely manner as stipulated by existing regulations ([Aini, Suhatmi, & Meikhati, 2025](#)). In recent periods, Indonesia has continuously confronted substantial difficulties in optimizing tax revenue, with its tax ratio relative to GDP remaining below the threshold of comparable developing economies signaling that significant room for compliance improvement remains untapped ([Rizkia, Wufron, & Roji, 2025](#); [Sijabat \(2020\)](#)).

These enduring challenges have galvanized the government toward intensifying a series of reforms spanning both fiscal policy and administrative infrastructure ([Tahar, Riyadh, Sofyani, & Purnomo, 2020](#)). A tangible output of these efforts was the rollout of the Coretax Administration System (CTAS) at the outset of 2025, representing an integrated digital platform designed to unify all tax administration services within a single, cohesive interface ([Ghozali, 2018](#)). Yet the effectiveness of technology-driven tax systems is not determined solely by their technical architecture; equally decisive is taxpayers' subjective assessment of the system's usability. [Davis \(1989\)](#) through the Technology Acceptance Model (TAM), argues that perceived ease of use constitutes a direct determinant of an individual's willingness to adopt a given technology.

Following Coretax's deployment, a segment of taxpayers in Pangkalpinang City has encountered obstacles in accessing and navigating the platform, citing difficulties such as an unintuitive user interface, intricate navigation pathways, and recurring technical disruptions that hinder the reporting workflow ([Night & Bananuka, 2020](#)). Beyond system-level perceptions, compliance with reporting obligations is equally governed by internal factors, particularly tax literacy ([Setiawan, Wardhani, & Yanto, 2026](#)). Tax literacy encompasses the breadth of taxpayers' comprehension of applicable regulations, their awareness of rights and responsibilities, and their competence in accurately computing and declaring tax liabilities in conformity with established procedures ([Hidayanto, Aprilia, & Nababan, 2023](#)). According to the 2024 performance data from KPP Pratama Pangkalpinang, the rate of annual return submissions among individual taxpayers in the region has yet to attain the designated target, indicating that a considerable portion of the taxpayer base retains relatively modest tax knowledge and awareness ([Ignasius & Tambun, 2025](#)).

Prior scholarly work has generated divergent conclusions regarding the influence of CTAS ease of use. Research by [Rakhmawati, Sutrisno, and Riisydi \(2020\)](#) determined that the system has yet to achieve optimal administrative efficiency owing to persistent technical issues, whereas other investigations have documented beneficial effects under specific circumstances. Tax literacy, conversely, has consistently exhibited a positive and significant association with tax reporting compliance ([Kristianti, Setyaningsih, & Kristiana, 2025](#); [Masunga, Mapesa, Mwakibete, Derefa, Myava, & Kiria, 2021](#)). Studies that concurrently incorporate both perceived ease of use of CTAS and tax literacy within a unified analytical framework particularly in regions outside Java remain limited in the literature. Against this backdrop, the present study seeks to analyze the influence of perceived ease of use of the Coretax Administration System (CTAS) and tax literacy on the tax reporting intention of individual taxpayers in Pangkalpinang City.

2. Literature Review and Hypotheses Development

2.1 Theory of Planned Behavior (TPB)

Formulated by [Ajzen \(1991\)](#) as an extension of the Theory of Reasoned Action (TRA), the Theory of Planned Behavior (TPB) advances the proposition that human behavior is principally determined by an individual's intention to engage in that behavior. This intention, in turn, is shaped by three foundational constructs attitude toward the behavior, which captures the individual's evaluative stance whether favorable or unfavorable toward the anticipated action, subjective norms,

representing perceived social expectations from significant others as to whether the behavior ought to be performed; and perceived behavioral control, reflecting the individual's belief about the ease or difficulty of executing the behavior ([Aqilah et al., 2025](#)). In the taxation domain, TPB has been extensively employed to illuminate the factors underlying taxpayers' intentions to honor their reporting and payment obligations. Taxpayers who maintain a constructive attitude toward compliance and regard systems such as Coretax as user-friendly tend to display heightened voluntary reporting intentions. [Kristianti, Setyaningsih, and Kristiana \(2025\)](#) corroborated this by confirming that tax literacy positively predicts compliance, a result consonant with TPB's assertion that adequate knowledge generates favorable behavioral attitudes and, consequently, strengthens reporting intention ([Korat & Munandar, 2025](#)).

2.2 Perceived Ease of Use of the Coretax Administration System (CTAS)

The Coretax Administration System (CTAS) constitutes the most recent iteration of Indonesia's digital tax administration architecture, officially launched by the Directorate General of Taxes (DGT) in early 2025. The platform was conceived to integrate all tax-related services including taxpayer registration, return submission, payment processing, and audit management within a single, unified digital environment ([Dimetheo, Salsabila, & Izaak, 2023](#)). The concept of perceived ease of use was originally articulated by [Davis \(1989\)](#) within the TAM framework, referring to the degree to which a user believes that interacting with a particular system demands minimal cognitive exertion. Within the Coretax context, ease of use encompasses how intuitively users can navigate the interface, access functionalities, complete reporting forms, and fulfill administrative tasks independently without encountering material technical obstacles ([Amalia, Rosalina, & Anggita, 2026](#)). [Rakhmawati, Sutrisno, and Riisydi \(2020\)](#) reported that CTAS deployment has not yet achieved optimal organizational efficiency, attributable to persistent errors, system instability, cumbersome authentication processes, and insufficient instructional support ([Tedjakusuma, Kulachai, Phisuthisuwan, & Silalahi, 2026](#)).

For the purposes of this study, perceived ease of use of CTAS is operationalized as individual taxpayers' evaluation of how effortlessly the Coretax system can be learned, operated, and applied throughout the tax reporting cycle without imposing undue burdens. Taxpayers who regard Coretax as operationally accessible are expected to be more inclined to engage actively with the platform and submit returns promptly ([Kartobi & Gustiawaty, 2026](#)). This perception is conditioned by firsthand user experience, the degree of digital proficiency, and the quality of socialization initiatives received regarding system utilization ([Laksana & Sudjiman, 2026](#)). Drawing on prior scholarship, the ease-of-use indicators adopted in this study were adapted from TAM as modified by [Davis \(1989\)](#) and [Ghozali \(2018\)](#), covering such as, operational accessibility of the Coretax platform, efficiency and effectiveness, data integrity and security and system reliability ([Michael, Widjaja, Sabil, & Wijayadne, 2025](#)).

2.3 Tax Literacy

Tax literacy concerns the extent of taxpayers' knowledge, understanding, and awareness regarding prevailing tax regulations, their entitlements and duties as taxpayers, and the proper methods for computing and declaring tax obligations ([Audia, Tjaraka, & Utama, 2026](#)). Taxpayers equipped with a solid foundation in tax literacy are better positioned to discharge their reporting responsibilities with assurance, including through digital channels such as Coretax ([Mahendra, Yateno, & Imantoro, 2026](#)). Andre [Hadinata \(2025\)](#) found that tax literacy exerts a positive effect on taxpayer compliance, as those who adequately grasp tax principles tend to be more diligent in filing their annual returns.

The significance of tax literacy is particularly pronounced in the era of digital tax administration. [Zebua & Putra \(2025\)](#) demonstrated that taxpayers with superior tax literacy display greater readiness and willingness to utilize Coretax for reporting. The digital literacy amplifies the relationship between tax literacy and compliance, suggesting both competencies should be developed in tandem. The tax literacy indicators adopted in this study were drawn from [Ignasius & Tambun \(2025\)](#), [Aini et al. \(2025\)](#), and Andre [Hadinata \(2025\)](#), encompassing such as,

comprehension of taxpayer rights and obligations, foundational knowledge of taxation, capacity to accurately compute and declare tax liabilities and awareness of the role and purpose of taxation.

2.4 Tax Reporting Intention

Tax reporting intention denotes the degree of motivation or readiness that a taxpayer holds to discharge reporting obligations punctually and in alignment with applicable statutory requirements. Within the TPB framework, intention is recognized as the most powerful predictor of actual behavior, inclusive of tax compliance ([Ajzen, 1991](#)). A robust reporting intention encourages taxpayers to proactively harness digital tax tools such as CTAS. Reporting intention is distinguishable from compliance behavior that has already materialized, as it places primacy on the motivational dimension rather than actions already enacted. [Zebua & Putra \(2025\)](#) noted that reporting intention is conditioned by internal factors such as tax literacy, as well as external influences including system usability and the effectiveness of socialization programs.

[Ignasius & Tambun \(2025\)](#) found that reporting intention is substantially shaped by the depth of tax knowledge, with taxpayers possessing deeper regulatory comprehension showing stronger resolve to file returns independently. The reporting intention intensifies when taxpayers hold adequate digital competence to operate platforms like Coretax. The tax reporting intention indicators utilized in this study include willingness to submit tax reports within prescribed deadlines, preparedness to fulfill all reporting obligations completely and transparently, commitment to consistently declare taxes each fiscal period and intention to employ Coretax as the primary channel for tax reporting.

2.5 Research Hypotheses

2.5.1 The Effect of Perceived Ease of Use of CTAS on Tax Reporting Intention

The ease of operating a technology system is a pivotal factor that influences an individual's inclination to adopt and actively engage with it. Viewed through the TPB lens, a positive perception of CTAS usability reflects heightened perceived behavioral control among taxpayers, which in turn bolsters their reporting intentions. [Davis \(1989\)](#) and [Ghozali \(2018\)](#) affirm that perceived ease of use is a decisive variable that directly shapes user acceptance of technological systems. Taxpayers who regard Coretax as operationally accessible tend to exhibit greater self-efficacy in utilizing it for reporting purposes, thereby strengthening their reporting intentions.

H₁: Perceived ease of use of the Coretax Administration System (CTAS) exerts a positive and significant influence on the tax reporting intention of individual taxpayers

2.5.2 The Effect of Tax Literacy on Tax Reporting Intention

Tax literacy serves as an important determinant in promoting taxpayer compliance in reporting. From a TPB perspective, taxpayers with strong tax literacy are predisposed to develop favorable attitudes toward their fiscal obligations and to strengthen perceived behavioral control over reporting procedures. Those who are conversant with tax regulations, cognizant of their rights and duties, and capable of accurately computing and declaring their liabilities approach the filing process with greater confidence, generating more robust reporting intentions ([Usman & Shaleh, 2019](#)). Empirically, studies by [Hadinata \(2025\)](#), [Ignasius & Tambun \(2025\)](#), and [Zebua & Putra \(2025\)](#) consistently demonstrate that taxpayers with stronger tax literacy manifest greater compliance readiness and more pronounced reporting intentions.

H₂: Tax literacy exerts a positive and significant influence on the tax reporting intention of individual taxpayers

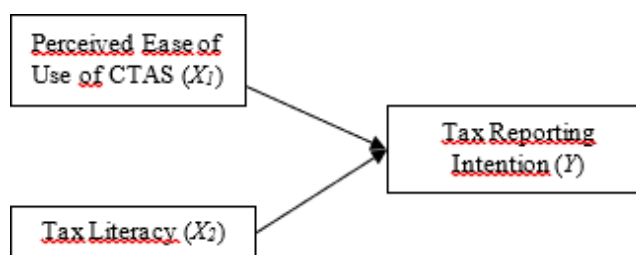


Figure 1. Research Framwork

Figure 1 shows the relationships between the study variables. It shows that Perceived Ease of Use of the Coretax Administration System (CTAS) (X_1) and Tax Literacy (X_2) are independent variables that influence the dependent variable, Tax Reporting Intention (Y) among individual taxpayers in Pangkalpinang City. Both X_1 and X_2 are hypothesized to have direct effects on Y , indicating that taxpayers' ease in using the CTAS system and their level of tax knowledge jointly and individually contribute to their intention to report taxes.

3. Methodology

3.1 Research Approach

This investigation employs a quantitative approach rooted in positivist philosophy, combining survey methodology with multiple linear regression analysis. [Sugiyono \(2013\)](#) characterizes quantitative research as a method designed to examine specific populations or samples through standardized instruments, with data analyzed against pre-formulated hypotheses. In this study, structured questionnaires employing a five-point Likert scale were administered to collect data necessary for examining the impact of Perceived Ease of Use of CTAS (X_1) and Tax Literacy (X_2) on Tax Reporting Intention (Y) among individual taxpayers in Pangkalpinang City.

3.2 Population and Sample

The study population encompasses all individual taxpayers in Pangkalpinang City who have either already used or are in the process of familiarizing themselves with the Coretax Administration System. Purposive sampling was applied on the basis of three criteria such as individual taxpayers formally registered at KPP Pratama Pangkalpinang, residents of Pangkalpinang City and individuals who have either used or possess working knowledge of the Coretax system. A total of 110 respondents were successfully recruited.

3.3 Data Collection Technique

Primary data were gathered through structured questionnaires measured on a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). Questionnaires are regarded as an efficient data collection tool, enabling the standardized acquisition of information from a broad respondent base within a compressed timeframe ([Sugiyono, 2013](#)). Prior to distribution, all questionnaire items underwent validation and reliability screening.

3.4 Operational Definitions

Table 1. Operational definitions

Variables	Definition	Indicator	Scale
Perceived Ease of Use of CTAS	Perceived ease of use of CTAS refers to an individual taxpayer's appraisal of how readily the Coretax system can be mastered, operated, and applied during the tax reporting process without requiring significant effort.	Operational accessibility of Coretax, efficiency and effectiveness, data integrity and security, system reliability.	Ordinal
Tax Literacy	Tax literacy pertains to the knowledge, comprehension, and awareness taxpayers hold regarding applicable tax rules, their rights and obligations, and the correct procedures for calculating and reporting their tax liabilities.	Comprehension of taxpayer rights and obligations, general knowledge of taxation, capacity to accurately compute and declare taxes, awareness of the purpose of taxation (Aini et al., 2025)	Ordinal

Variables	Definition	Indicator	Scale
Tax Reporting Intention	Tax reporting intention reflects the level of motivation or inclination that a taxpayer holds to fulfill their reporting obligations on time and in accordance with statutory requirements.	Willingness to file tax reports on schedule, preparedness to fulfill all reporting obligations completely and transparently, commitment to report taxes consistently each fiscal period, intention to use Coretax as the primary reporting medium (Ajzen, 1991; Zebua & Putra, 2025; Ignasius & Tambun, 2025)	Ordinal

Table 1 shows the operational definitions of the variables used in this study, namely Perceived Ease of Use of the Coretax Administration System (CTAS), Tax Literacy, and Tax Reporting Intention. Each variable is explained in terms of its conceptual meaning, followed by measurable indicators that reflect how the variables are operationalized in the research context. The indicators for each variable are adapted from previous studies to ensure validity and relevance, covering aspects such as system usability, tax knowledge, and taxpayer behavioral intention. All variables are measured using an ordinal scale to capture respondents' perceptions and attitudes regarding CTAS usage, tax understanding, and reporting intentions.

3.5 Data Analysis Technique

The analytical procedures applied in this study comprise descriptive analysis, instrument quality assessment (validity and reliability tests), classical assumption testing (normality, multicollinearity, and heteroscedasticity tests), multiple linear regression analysis, t-tests, F-tests, and the coefficient of determination (R^2). The regression model takes the following form:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e \quad (1)$$

Formula 1 shows Y represents tax reporting intention, which is the dependent variable. X_1 denotes perceived ease of use of CTAS, while X_2 represents tax literacy as the independent variables. The constant term is indicated by α , which reflects the baseline value of Y when all independent variables are equal to zero. The symbols β refer to the regression coefficients, which measure the magnitude and direction of the influence of X_1 and X_2 on Y . Meanwhile, e represents the error term, which accounts for other factors not included in the regression model that may also affect tax reporting intention.

4. Results and Discussion

4.1 Respondent Characteristics

The study engaged 110 individual taxpayers domiciled in Pangkalpinang City. With respect to gender, female respondents constituted the majority at 65 individuals (59.1%), while male respondents numbered 45 (40.9%). The 25–35 age bracket formed the largest cohort with 36 respondents (32.7%), followed by those under 25 years at 33 respondents (30.0%), the 36–45 group at 26 respondents (23.6%), and those above 46 years at 15 respondents (13.6%). The predominance of respondents within the productive age range suggests that most participants are well-suited to engage actively in digital tax administration.

In terms of educational attainment, undergraduate (S1) degree holders constituted the largest share at 34 respondents (30.9%), followed by senior high school graduates at 33 respondents (30.0%), diploma holders at 21 respondents (19.1%), postgraduate degree holders at 17 respondents (15.5%), and those with below senior high school education at 5 respondents (4.5%). Occupationally, private sector employees dominated at 39 respondents (35.5%), followed by Civil Servants (*Pegawai Negeri Sipil*/PNS) at 29 respondents (26.4%), self-employed individuals at 19 respondents (17.3%), contract workers (P3K) at 13 respondents (11.8%), Individual Other Service Providers (*Penyedia*

Jasa Lainnya Perorangan/PJLP) personnel at 7 respondents (6.4%), bank employees at 1 respondent (0.9%), and others at 2 respondents (1.8%). Regarding Coretax usage, 90 respondents (81.8%) had already operated the system, while 20 respondents (18.2%) remained in the adaptation stage.

4.2 Validity and Reliability Tests

Validity testing was conducted using the Pearson Product Moment correlation, with an item deemed valid when its computed *r*-value surpasses the *r*-table threshold. For 110 respondents with degrees of freedom ($df=n-2=108$), the *r*-table value at a 5% significance level is 0.187. Reliability assessment was performed using Cronbach's Alpha, with an instrument considered reliable if its alpha coefficient exceeds 0.60 ([Ghozali, 2018](#)).

Table 2. Validity test results

Variables	R Count Value	R Table	Description
Perceived Ease of CTAS	0.769	0.187	Valid
	0.795	0.187	Valid
	0.727	0.187	Valid
	0.729	0.187	Valid
	0.756	0.187	Valid
	0.736	0.187	Valid
	0.756	0.187	Valid
	0.721	0.187	Valid
Tax Literacy	0.780	0.187	Valid
	0.765	0.187	Valid
	0.762	0.187	Valid
	0.724	0.187	Valid
	0.735	0.187	Valid
	0.695	0.187	Valid
	0.747	0.187	Valid
	0.762	0.187	Valid
Tax Reporting Intention	0.637	0.187	Valid
	0.614	0.187	Valid
	0.668	0.187	Valid
	0.697	0.187	Valid
	0.684	0.187	Valid
	0.666	0.187	Valid
	0.616	0.187	Valid
	0.636	0.187	Valid

Table 2 shows that all questionnaire items across the variables of perceived ease of use of CTAS (X_1), tax literacy (X_2), and tax reporting intention (Y) registered *r*-count values surpassing the *r*-table benchmark of 0.187. Consequently, all measurement items are declared valid and appropriate for use in this research.

Table 3. Reliability test results

Variables	Reliability Test	Cronbac'h Alpha	Description
Perceived Ease of CTAS	> 0.60	0.889	Reliable
Tax Literacy	> 0.60	0.859	Reliable
Tax Reporting Intention	> 0.60	0.786	Reliable

Table 3 shows reliability assessment via Cronbach's Alpha yielded values of 0.889 for perceived ease of use of CTAS (X_1), 0.859 for tax literacy (X_2), and 0.786 for tax reporting intention (Y). All variables are classified as reliable, given that each alpha coefficient surpasses the minimum criterion of 0.60.

4.3 Classical Assumption Tests

4.3.1 Normality Test

The normality test was performed to establish whether regression model residuals adhere to a normal distribution. The One-Sample Kolmogorov Smirnov (K-S) procedure was employed for this purpose. In accordance with [Ghozali \(2018\)](#), a well-specified regression model should exhibit normally distributed residuals, evidenced by an Asymp. Sig. (2-tailed) value exceeding 0.05.

Table 3. Reliability test results

Variables	Reliability Test	Cronbac'h Alpha	Description
Perceived Ease of CTAS	> 0.60	0.889	Reliable
Tax Literacy	> 0.60	0.859	Reliable
Tax Reporting Intention	> 0.60	0.786	Reliable

Table 3 shows the One-Sample Kolmogorov–Smirnov normality test produced an Asymp. Sig. (2-tailed) of 0.200. Since this value exceeds the 0.05 threshold, it is concluded that the regression residuals follow a normal distribution, thereby satisfying the normality assumption.

4.3.2 Multicollinearity Test

The multicollinearity test was conducted to detect whether strong correlations exist between independent variables within the regression model. A well-fitted model should be free from such multicollinearity. Variance Inflation Factor (VIF) and Tolerance values were examined for this purpose. [Ghozali \(2018\)](#), the absence of multicollinearity is indicated by VIF values below 10 and Tolerance values above 0.10.

Table 5. Multicollinearity test results

Variables	Tolerance	VIF	Description
Perceived Ease of CTAS	0.569	1.757	No Multicollinearity
Tax Literacy	0.569	1.757	No Multicollinearity

Table 5 shows both independent variables returned VIF values of 1.757 well below the threshold of 10 and Tolerance values of 0.569, which exceed 0.10. Accordingly, the regression model in this study is free from multicollinearity symptoms.

4.3.3 Heteroscedasticity Test

The heteroscedasticity test was conducted to ascertain whether the regression model displays non-uniform residual variance across observations. The Glejser Test was applied, with significance values above 0.05 interpreted as the absence of heteroscedasticity.

Table 6. Heteroscedasticity test results

Variables	Sig	Description
Perceived Ease of CTAS	0.817	No Heteroscedasticity
Tax Literacy	0.703	No Heteroscedasticity

Table 6 shows the Glejser test results revealed significance values of 0.817 for perceived ease of use of CTAS (X_1) and 0.703 for tax literacy (X_2), both surpassing the 0.05 threshold. The regression model is therefore free from heteroscedasticity, confirming that all classical assumption requirements have been met.

4.4 Multiple Linear Regression Analysis

Table 7. Multiple linear regression analysis results

Coefficients						
Model		Unstandardized Coefficients			t	Sig.
		B	Std. Error	Beta		
1	(Constant)	26.118	2.230	-	11.713	0.000
	Perceived Ease of CTAS	0.072	0.083	0.104	0.863	0.390
	Tax Literacy	0.177	0.081	0.263	2.180	0.031
a. Dependent Variable : Reliability of PNB Financial Reporting						

$$Y = 26.118 + 0.072X_1 + 0.177X_2 \quad (2)$$

Table 7 and Formula 2 shows the constant of 26.118 signifies that when both independent variables are held at zero, the projected value of tax reporting intention (Y) is 26.118. The coefficient for perceived ease of use of CTAS (X_1) of 0.072 implies that a unit increment in X_1 is associated with a 0.072-unit increase in tax reporting Intention, all else constant. The coefficient for tax literacy (X_2) of 0.177 indicates that each unit increase in X_2 corresponds to a 0.177-unit rise in tax reporting Intention, with other variables unchanged.

4.5 Coefficient of Determination (R^2)

The coefficient of determination quantifies the extent to which the regression model accounts for variability in the dependent variable, with values approaching 1 reflecting greater explanatory power.

Table 8. Coefficient of determination results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.341	0.116	0.099	3.359
a. Predictors: (Constant), Tax Literacy (X_2), Perceived Ease of CTAS (X_1)				

Table 8 shows the adjusted R -Square value of 0.099 reveals that perceived ease of use of CTAS (X_1) and tax literacy (X_2) together account for 11.6% of the variability in tax reporting intention (Y). The remaining 88.4% is attributable to other determinants outside this model, such as tax socialization

programs, trust in tax authorities, and demographic variables. The modest adjusted R^2 is consistent with prevailing patterns in behavioral tax research, which typically involve a wide array of explanatory factors.

4.6 Simultaneous Test Results (F-Test)

The F-test was applied to assess whether the combined set of independent variables exerts a jointly significant effect on the dependent variable. The decision rule stipulates that when the calculated F -value surpasses the F -table value, or the significance value (Sig.) falls below 0.05, H_0 is rejected in favor of H_a .

Table 9. F-test (simultaneous) results

ANOVA						
Model		Sum of Square	df	Mean Square	F	Sig.
1	Regression	285.591	2	142.796	7.001	0.001
	Residual	2183.409	107	20.405		
	Total	2469.000	109			
a. Dependent Variable: Total_Y						
b. Predictors: (Constant), Total X_2 , Total X_1						

Table 9 shows the F -test yielded a calculated value of 7.001 with a significance of 0.001, below the 0.05 threshold. H_0 is therefore rejected, and H_a is accepted. This establishes that perceived ease of use of CTAS (X_1) and tax literacy (X_2), when assessed collectively, exert a significant influence on the tax reporting intention (Y) of individual taxpayers in Pangkalpinang City. When considered in tandem, both predictors meaningfully influence Tax Reporting Intention, as reflected by an F -value of 7.001 and a significance of 0.001. Furthermore, the adjusted R^2 of 0.099 indicates that 11.6% of the variation in tax reporting intention is attributable to these two variables, while 88.4% stems from external factors. This outcome affirms that fostering tax reporting compliance demands a multifaceted strategy that concurrently advances Coretax usability and expands the coverage of tax literacy programs. From the TPB vantage point, both variables operate synergistically, such as tax literacy cultivates constructive attitudes and reinforces perceived behavioral control, while CTAS usability bolsters taxpayers' confidence in fulfilling their reporting obligations.

4.7 Partial Test Results (t-Test)

The t-test was administered to examine the independent contribution of each predictor variable to the outcome variable. [Ghozali \(2018\)](#), a variable is deemed to exert a significant influence when its calculated t-value exceeds the t-table value, or its significance (Sig.) is below 0.05. With 110 observations and 3 variables, degrees of freedom (df) equal 107, placing the t -table value at 1.982 for a 5% significance level.

Table 10. t-test (partial) results

Model		Unstandardized Coefficients			t	Sig.
		B	Std. Error	Beta		
1	(Constant)	26.118	2.230	-	11.713	0.000
	Perceived Ease of CTAS	0.072	0.083	0.104	0.863	0.390
	Tax Literacy	0.177	0.081	0.263	2.180	0.031
a. Dependent Variable: Tax Reporting Intention						

Table 10 shows perceived ease of use of CTAS (X_1) produced a calculated t -value of 0.863, falling short of the t -table threshold of 1.982, accompanied by a significance of 0.390 exceeding 0.05. It is therefore concluded that Perceived Ease of Use of CTAS does not exert a statistically significant partial effect on tax reporting intention (Y). tax literacy (X_2) generated a calculated t -value of 2.180,

surpassing the t-table value of 1.982, with a significance of 0.031 below 0.05, establishing that tax literacy exerts a positive and significant partial effect on tax reporting intention (Y).

4.8 Discussion

4.8.1 Effect of Perceived Ease of Use of CTAS on Tax Reporting Intention

The t-test results demonstrate that perceived ease of use of CTAS does not produce a statistically significant partial impact on Tax Reporting Intention ($t=0.863$; $\text{sig.}=0.390 > 0.05$), leading to the rejection of H_1 . This suggests that, in isolation, ease-of-use perceptions regarding CTAS have not yet meaningfully strengthened taxpayers' reporting intentions. Through the combined frameworks of TPB and TAM, an accessible technology system should theoretically promote its intended adoption. However, this non-significant outcome may reflect the nascent implementation stage of Coretax in Pangkalpinang City, where most taxpayers are still undergoing the adaptation process. Technical impediments encompassing recurring system errors, instability, cumbersome login procedures, and insufficient usage guidance [Ouma, Oseno, and Bulla \(2025\)](#) have prevented ease-of-use perceptions from fully crystallizing among users. This is consistent with [Dewi, Karjantoro, and Vera \(2024\)](#), who found that the CTAS transition is hampered by user unpreparedness and underdeveloped supporting infrastructure.

4.8.2 Effect of Tax Literacy on Tax Reporting Intention

Tax literacy exerts a positive and statistically significant partial effect on tax reporting intention ($t=2.180$; $\text{sig.}=0.031 < 0.05$; $B=0.177$), resulting in the acceptance of H_2 . Tax literacy registered the highest regression coefficient in the model, establishing it as the most dominant predictor. From the TPB framework, tax literacy fosters constructive attitudes toward fiscal obligations and strengthens taxpayers' perceived behavioral control over reporting procedures. Taxpayers with comprehensive knowledge of tax regulations, rights and duties, and digital system operation approach the filing process with greater assurance, producing stronger reporting intentions. This aligns with the conclusions of [Ignasius and Tambun \(2025\)](#), [Hadinata and Marpaung \(2025\)](#), and [Zebua and Putra \(2025\)](#), all of whom demonstrate that taxpayers with higher tax literacy exhibit greater compliance readiness.

5. Conclusions

5.1 Conclusion

The results indicate that perceived ease of use of the Coretax Administration System (CTAS) does not have a statistically significant partial effect on the tax reporting intention of individual taxpayers in Pangkalpinang City ($t = 0.863$; $p = 0.390$), resulting in the rejection of H_1 . This finding suggests that ease of use alone is not sufficient to strengthen taxpayers' reporting intentions, particularly during the early stage of CTAS implementation. In contrast, tax literacy has a positive and significant effect on tax reporting intention ($t = 2.180$; $p = 0.031$) and is identified as the most dominant predictor based on its regression coefficient ($B = 0.177$), thereby supporting H_2 . This indicates that taxpayers with higher levels of tax knowledge and understanding tend to demonstrate stronger intentions to fulfill their reporting obligations accurately and on time.

Simultaneously, perceived ease of use of CTAS and tax literacy significantly influence tax reporting intention ($F = 7.001$; $p = 0.001$), with the model explaining 11.6% of the total variation in reporting intention. Although tax literacy plays a more dominant role, the combined contribution of system usability and taxpayer knowledge remains important in promoting compliant and accountable reporting behavior. Therefore, efforts to improve tax reporting intention should not only focus on simplifying the CTAS interface and procedures but also on strengthening taxpayers' literacy through continuous education, guidance, and socialization regarding tax obligations and the use of digital tax administration systems.

5.2 Research Limitations

This study has several limitations. First, the research was conducted only on individual taxpayers registered at KPP Pratama Pangkalpinang with a total sample of 110 respondents, which limits the generalizability of the findings to other regions or taxpayer categories. Second, the study only examines two independent variables, namely perceived ease of use of CTAS and tax literacy, while

88.4% of the variation in tax reporting intention is explained by other factors not included in this model. Third, the data collection method relies solely on self-reported questionnaires, which may be subject to respondent bias and subjective interpretation.

5.3 Suggestions and Directions for Future Research

Future research is recommended to expand the scope of analysis by including additional variables that may influence tax reporting intention, such as taxpayer trust in tax authorities, subjective norms, digital literacy, tax sanctions, and service quality of tax institutions. Researchers are also encouraged to conduct studies in different regions or with broader populations to improve external validity. In addition, future studies may consider using mixed methods or longitudinal designs to obtain more comprehensive and in-depth results regarding taxpayer behavior in digital tax systems such as CTAS.

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