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Analysis Of Factors In The Technology Acceptance Model (Tam) Regarding Interest In Using The Coretax App Among Msmes In Surakarta

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ABSTRACT

Abstract: Interest in using the Coretax app among Micro, Small, and Medium Enterprises (MSMEs) is one of the key factors in supporting the success of tax administration digitization in Indonesia. This study aims to analyze the influence of perceived usefulness and perceived ease of use on the interest in using the Coretax application among MSMEs in Surakarta. This study employs a quantitative approach, with data collected through a questionnaire distributed to MSME operators registered as taxpayers in Surakarta. The data were analyzed using multiple linear regression with the Statistical Package for the Social Sciences (SPSS). The results indicate that the perceived ease of use has a positive and significant effect on the willingness to use the Coretax application, whereas the perceived usefulness does not have a significant effect. Simultaneously, the perceived usefulness and perceived ease of use have a significant effect on the interest in using the Coretax application. These findings are expected to provide input for the Directorate General of Taxes in improving the effectiveness of Coretax implementation through feature enhancements, improved system usability, and education for MSME operators.

Kata Kunci **:**
Persepsi Kegunaan,
Persepsi Kemudahan,
Minat Penggunaan Sistem,
Coretax,
UMKM

Abstrak*: Minat penggunaan aplikasi Coretax di kalangan Usaha Mikro, Kecil, dan Menengah (UMKM) merupakan salah satu faktor kunci yang mendukung keberhasilan digitalisasi administrasi perpajakan di Indonesia. Penelitian ini bertujuan untuk menganalisis pengaruh persepsi kegunaan dan persepsi kemudahan penggunaan terhadap minat penggunaan aplikasi Coretax di kalangan UMKM di Surakarta. Penelitian ini menggunakan pendekatan kuantitatif, dengan data dikumpulkan melalui kuesioner yang dibagikan kepada pengelola UMKM yang terdaftar sebagai wajib pajak di Surakarta. Data dianalisis menggunakan regresi linier berganda dengan Statistical Package for the Social Sciences (SPSS). Hasil penelitian menunjukkan bahwa persepsi kemudahan penggunaan memiliki pengaruh positif dan signifikan terhadap kesediaan menggunakan aplikasi Coretax, sedangkan persepsi kegunaan tidak memiliki pengaruh yang signifikan. Pada saat yang sama, baik persepsi kegunaan maupun persepsi kemudahan penggunaan memiliki pengaruh yang signifikan terhadap minat dalam menggunakan aplikasi Coretax. Temuan ini diharapkan dapat memberikan wawasan bagi Direktorat Jenderal Pajak dalam meningkatkan efektivitas implementasi Coretax melalui peningkatan fitur, peningkatan kegunaan sistem, dan pelatihan bagi pengusaha UMKM..*

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A. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a group of taxpayers that play a vital role in the national economy (Situmorang, 2025). With the digitization of tax administration, MSMEs are required to adapt to the use of digital tax systems, including Coretax. In practice, however, many MSME operators still face obstacles in utilizing this technology (Kadir et al., 2025). Low digital literacy, limited understanding of electronic tax systems, and varying levels of technological proficiency pose challenges in implementing Coretax within the MSME sector (Wardana et al., 2026). These conditions indicate that the success of system implementation depends not only on technological sophistication but also on user acceptance of the implemented system (Wardana et al., 2026).

The Technology Acceptance Model (TAM) is one of the most widely used models for explaining technology acceptance behaviour (Herlina et al., 2023). Perceived ease of use and perceived usefulness are the two main constructs that influence a person's intention to use a technology. Perceived ease of use describes a user's belief that a system is easy to understand and operate, while perceived usefulness reflects the belief that using the system can improve work effectiveness and productivity (Hapzi Ali et al., 2022). The higher the level of ease and benefits perceived by the user, the more likely the user is to be interested in utilizing that technology (Marisa, 2020).

Several previous studies have shown that perceived ease of use and perceived usefulness influence interest in using technology; however, the results of these studies still reveal inconsistencies. Based on the results of a study conducted by Oktaviana (2025) the perception of ease of use was found to have a significant effect on the intention to use. These findings indicate that the higher users perception of a system ease of use, the greater their intention to use it. Meanwhile, the results of a study conducted by Sutaryo et al., (2025) show that perceived usefulness does not have a significant effect on interest in using the system. These findings indicate that although users view the system as beneficial, this perception is not strong enough to drive interest in using it. There are other factors that are believed to play a greater role in influencing users' interest in the system. These differing findings indicate that there remains a research gap that requires further study, particularly regarding the implementation of Coretax as a relatively new digital tax system (Juananda et al., 2026) .

Research on the acceptance of the Coretax application among MSME operators at the regional level specifically in the city of Surakarta remains relatively limited. The diverse characteristics of MSMEs in terms of digital literacy, experience with technology, and tax administration capabilities have the potential to influence their acceptance of the Coretax system. Therefore, this study focuses on analyzing the influence of perceptions of ease of use and perceived usefulness on the interest in using the Coretax application among MSMEs in Surakarta. The results of this study are expected to provide an empirical contribution to the development of the Technology Acceptance Model (TAM) framework, while also serving as input for the Directorate General of Taxes in improving the quality of Coretax implementation for MSME operators.

B. METHOD

This study employs a quantitative approach with a causal research design to analyze the influence of perceived ease of use and perceived usefulness on the interest in using the Coretax application among Micro, Small, and Medium Enterprises (MSMEs) in Surakarta. The study draws on the Technology Acceptance Model (TAM) developed by Davis (1989), which explains that perceived ease of use and perceived usefulness are factors that influence an individual's interest in using a technology (Rodiah et al., 2020).

The study population consisted of all MSMEs registered with the Surakarta City Cooperative, Small and Medium Enterprises Agency in 2025, totaling 18,143 MSMEs. The sample size was determined using the Slovin formula with a margin of error of 10%, resulting in a sample of 108 respondents. Sampling was conducted using purposive sampling, with the criteria that respondents be MSME operators who possess a Taxpayer Identification Number (NPWP) and are already familiar with or using the Coretax application. This technique was chosen to ensure that respondents possess characteristics aligned with the research objectives. The research data consists of primary data obtained through the distribution of questionnaires, both in person and online using Google Forms. The research instrument was developed based on the variable indicators in the Technology Acceptance Model (TAM) and measured using a four-point Likert scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, and 4 = Strongly Agree.

The research variables consist of Perceived Ease of Use (X_1), Perceived Usefulness (X_2), and Intention to Use (Y). Before analysis, the research instrument was tested for validity and reliability to ensure that each statement item was suitable for use as a research measurement tool. Next, the data were analyzed using multiple linear regression with IBM SPSS Statistics version 27. Hypothesis testing was conducted using the t-test to determine the effect of each independent variable on the dependent variable, the F-test to examine the simultaneous effect of the independent variables on the dependent variable, and the coefficient of determination (R^2) to determine the extent to which the independent variables contribute to explaining the dependent variable.

C. RESULTS AND DISCUSSION

1. Respondent Characteristics

A total of 108 respondents participated in this study

Tabel 1. Descriptive Respondent Characteristics

No	Characteristics	Cetegory	Frequency	Percentage (%)
1.	Gender	Men	58	53,7 %
		Women	50	46,3 %
	Total		108	100 %
2.	Age	< 25 years	5	4,6 %
		23-35 years	40	37,0 %
		36-45 years	47	43,5 %
		>60 years	16	14,8 %
	Total		108	100 %
3.	Occupation	Food and Beverage	30	27,8 %
		Fashion	27	25,0 %
		Handicrafts	4	3,7 %
		Furniture	5	4,6 %
		Retail/Wholesale	9	8.3 %
		Other	33	30,6 %
	Total		108	100 %
4	length of time in business	< 1 years	1	0,9
		1-3 years	35	32,4
		4-6 years	51	47,2
		> 6 years	21	19,4
	Total		108	100 %
5.	Taxpayer Identification Number (TIN),	Yes	108	100,0
		No	0	
	Total		108	100 %

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

Presents the demographic characteristics of the 108 respondents included in this study. In terms of gender, the respondents were predominantly male (53.7%), while females accounted for 46.3%. Regarding age, most respondents were between 36 and 45 years old (43.5%), followed by those aged 23–35 years (37.0%), over 60 years (14.8%), and under 25 years (4.6%). Based on business sector, the largest proportion of respondents operated in other business sectors (30.6%), followed by food and beverage (27.8%), fashion (25.0%), retail/wholesale (8.3%), furniture (4.6%), and handicrafts (3.7%). In terms of business experience, nearly half of the respondents had been operating their businesses for 4–6 years (47.2%), followed by 1–3 years (32.4%) and more than 6 years (19.4%). Furthermore, all respondents (100%) possessed a Taxpayer Identification Number (TIN), indicating that the entire sample consisted of registered taxpayers.

2. Descriptive Statistical Analysis

Tabel 2. Descriptive Statistical Analysis

		Perceived Usefulness of the System	Perceived Ease of Use of the System	Interest in Using the System
N	Valid	108	108	108
	Missing	0	0	0
Mean		14,86	13,48	14,17
Std. Deviation		2,306	2,493	2,302
Minimum		7	8	8
Maximum		19	19	19

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

Based on the results of the descriptive statistical analysis, all research variables included 108 respondents with no missing data. The variables Perceived Usefulness, Perceived Ease of Use, and Behavioral Intention to Use had mean values of 14.86, 13.48, and 14.17, respectively, with standard deviations of 2.306, 2.493, and 2.302. These results indicate that the research data has a sufficiently good distribution for further analysis.

3. Data Quality Tests

a. Validity Test

Perceived Usefulness of the System (X1)

Tabel 3. Results of the validity test for perceived system usefulness

Question	**Calculated r**	**Tabel r**	***Sig.***	**Notes**
X.1	0,755	0,189	<0,001	Valid
X.2	0,738	0,189	<0,001	Valid
X.3	0,683	0,189	<0,001	Valid
X.4	0,695	0,189	<0,001	Valid
X.5	0,658	0,189	<0,001	Valid

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

Based on the results of the validity test for the Perceived Usefulness variable (X_1), all statement items had calculated r values greater than the table r value (0.189), with a significance level of < 0.001. The calculated r values ranged from 0.658 to 0.755; therefore, all statement items were deemed valid and suitable for use as a research instrument.

Perceived Ease of Use of the System (X2)

Tabel 4. Results of the validity test for Perceived Ease of Use of the System

Question	**Calculated r**	**Tabel r**	**Sig.**	**Notes**
X.1	0,511	0,189	<0,001	Valid
X.2	0,391	0,189	<0,001	Valid
X.3	0,842	0,189	<0,001	Valid
X.4	0,770	0,189	<0,001	Valid
X.5	0,789	0,189	<0,001	Valid

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

Based on the results of the validity test for the variable "Perceived Ease of Use of the System" (X_2), all statement items had calculated r values greater than the table r value (0.189), with a significance level of < 0.001. The calculated r values ranged from 0.391 to 0.842, so all statement items were deemed valid and suitable for use as a research instrument.

Interest in Using the System (Y)

Tabel 5. Results of the validity test for Interest in Using the System

Question	Calculated r	Tabel r	Sig.	Notes
Y.1	0,724	0,189	<0,001	Valid
Y.2	0,598	0,189	<0,001	Valid
Y.3	0,487	0,189	<0,001	Valid
Y.4	0,769	0,189	<0,001	Valid
Y.5	0,810	0,189	<0,001	Valid

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

The validity test results show that all items in the Behavioral Intention to Use variable (Y) have a calculated r value greater than the table r value (0.189) and a significance level of less than 0.001. Thus, all items are deemed valid and can be used in the study.

b. Reliability Test

Tabel 6. Reliability Test Results

Variables	***Cronbach's Alpha***	**Notes**
Perceived Usefulness of the System (X1)	0,743	Reliabel

Perceived Ease of Use of the System (X2)	0,705	Reliabel
Interest in Using the System (Y)	0,721	Reliabel

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

The results of the reliability test show that all variables have Cronbach's Alpha values above 0.70, namely Perceived Usefulness of the System (0.743), Perceived Ease of Use of the System (0.705), and Interest in Using the System (0.721). Thus, all research instruments are deemed reliable and suitable for use in this study.

4. Test of Classical Assumptions

a. Normality Test

Figure 1. Normality Test Results

One-Sample Kolmogrov-Smlmogrov-Smirnov Test			
			Unstandardized Residual
N			108
Normal Parameters[a.b]	Mean		,0000000
	Std. Deviation		1,70810583
Most Extreme Differences	Absolute		,071
	Positive		,071
	Negative		-,047
Test Statistic			,071
Asymp. Sig. (2-tailed)[c]			,200[d]
Monte Cario Sig. (2-tailed)[e]	Sig.		,205
	99% Confidence Interval	Lower Bound	,195
		Upper Bound	,215

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

The results of the normality test using the one-sample Kolmogorov-Smirnov test show an Asymp. Sig. (2-tailed) value of 0.200 (>0.05). These results indicate that the residual data are normally distributed, so the regression model satisfies the assumption of normality.

b. Multicollinearity Test

Figure 2. Multicollinearity Test Results

Coeffecients[a]								
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	5,080	1,221		4,162	<,001		
	Perceived Usefulness	,076	,077	,076	,977	,331	,873	1,146
	Preceived Ease of Use	,591	,072	,640	8,253	<,001	,873	1,146

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

Based on the results of the multicollinearity test, the variables "Perceived Usefulness" and "Perceived Ease of Use" had a Tolerance value of 0.873 (>0.10) and a VIF value of 1.146 (<10). These results indicate that the regression model does not exhibit multicollinearity, thus satisfying the classical assumptions and making it suitable for regression analysis.

c. Heteroscedasticity Test

Figure 3. Heteroscedasticity Test Results

Coeffecients[a]								
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.488	.758		.644	.521		

	Perceived Usefulness	-.004	.048	-.010	-.093	.926	.873	1.146
	Preceived Ease of Use	.067	.044	.155	1.506	.135	.873	1.146

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

The results of the Glejser test for heteroscedasticity show that Perceived Usefulness has a significance value of 0.926 and Perceived Ease of Use has a value of 0.135. Since both values are greater than 0.05, it can be concluded that the regression model does not exhibit heteroscedasticity and therefore satisfies the classical assumptions.

5. Multiple Linear Regression Analysis

Figure 4. Multiple Linear Regression Analysis Results

Coeffecients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	5.080	1.221		4.162	<.001		
	Perceived Usefulness	.076	.077	.076	.977	.331	.873	1.146
	Preceived Ease of Use	.591	.072	.640	8.253	<.001	.873	1.146

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

Based on the results of the multiple linear regression analysis, the regression equation obtained is $Y = 5.080 + 0.076X_1 + 0.591X_2$. The results of the partial tests show that Perceived Ease of Use has a positive and significant effect on Interest in Using the System ($\beta = 0.591$; $t = 8.253$; $p < 0.001$), whereas Perceived Usefulness has no significant effect ($\beta = 0.076$; $t = 0.977$; $p = 0.331$). Furthermore, the results of the multicollinearity test show a Tolerance value of 0.873 and a VIF value of 1.146 for both independent variables. These values meet the criteria of Tolerance > 0.10 and VIF < 10, so it can be concluded that the regression model does not exhibit multicollinearity.

6. Hypothesis Test

a. Partial Hypothesis Test (t-Test)

Figure 5. Partial Hypothesis Test (t-Test) Results

Coeffecients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.080	1.221		4.162	<.001
	Perceived Usefulness	0.076	0.077	0.076	0.977	.331
	Preceived Ease of Use	0.591	0.072	0.640	8.253	<.001

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

Based on the results of the t-test, the Perceived Ease of Use variable had a regression coefficient of 0.591, a calculated t-value of 8.253, and a significance level of < 0.001. Since the significance level is less than 0.05, Perceived Ease of Use has a positive and significant effect on Interest in Using the System. This indicates that the easier the Coretax app is to use, the higher the interest among MSME actors in using it.

Meanwhile, the Perceived Usefulness variable had a regression coefficient of 0.076, a calculated t-value of 0.977, and a significance level of 0.331. Since the significance level is greater than 0.05, Perceived Usefulness does not have a significant effect on Interest in Using the System. Thus, the perceived benefits of using Coretax have not yet become a major factor driving interest in using the application among MSME operators.

b. Simultaneous Hypothesis Tast (F-Test)

Figure 6. Simultaneous Hypothesis Tast (F-Test) Results

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	254,814	2	127,407	42,852	<.001[b]
	Residual	312,186	105	2,973		
	Total	567,000	107			

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

The results of the F-test show an F-calculated value of 42.852 with a significance level of < 0.001. Since the significance level is less than 0.05, Perceived Ease of Use and Perceived Usefulness simultaneously have a significant effect on the intention to use the Coretax application system. The regression model used is appropriate for explaining the influence of the two independent variables on the intention to use the system.

c. Coefficient of Determination (R^2)

Figure 7. Coefficient of Determination (R^2) Results

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Eror of the Estimate
1	,670[a]	,449	,439	1,724

Source: Primary Data Processed Using IBM SPSS Statistics, 2026.

Based on the results of the coefficient of determination test, an R value of 0.670 was obtained, indicating a strong relationship between Perceived Usefulness of the System and Perceived Ease of Use of the System and Interest in Using the System. An R-squared value of 0.449 means that the two independent variables account for 44.9% of the variation in Interest in Using the System, while the remaining 55.1% is influenced by other variables outside the scope of this study.

D. CONCLUSIONS AND SUGGESTIONS

This study aims to analyze the influence of Perceived Usefulness and Perceived Ease of Use on the intention to use the Coretax app among MSME operators in Surakarta City based on the Technology Acceptance Model (TAM) approach. The results show that Perceived Ease of Use has a positive and significant effect on the intention to use the Coretax app, while Perceived Usefulness does not have a significant effect when considered in isolation. However, when considered simultaneously, both variables have a significant effect on the intention to use the Coretax application. Furthermore, the coefficient of determination (R^2) value of 44.9% indicates that these two variables account for 44.9% of the variation in the intention to use the Coretax application, while the remaining 55.1% is influenced by other factors outside the research model. These findings indicate that ease of use is a more dominant factor than perceived usefulness in increasing the interest of MSME actors in using the Coretax application.

Based on the results of this study, the Directorate General of Taxes is advised to continue improving the usability of the Coretax app by refining the user interface, enhancing system stability, and providing outreach, education, and guidance to MSME operators to ensure optimal use of the app. For future researchers, it is recommended to develop a research model by adding other variables that could potentially influence interest in using the Coretax app such as trust, system quality, digital literacy, facilitating conditions, or social influence and to expand the geographic scope and number of respondents so that the research results have a higher level of generalizability.

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