



Antecedents of Symbolic Adoption of Coretax as a Mandatory Tax System: The Role of Perceived Usefulness

Leonardus Tandi Tola
Erna Fitri Komariyah*
Yuni Putri Yustisi

Universitas Teknologi Yogyakarta

*Corresponding Author: erna.fitri@uty.ac.id

Abstract: *This research explores the factors influencing taxpayers' symbolic adoption of Coretax by combining the Technology Acceptance Model with supervisor influence within a compulsory digital taxation setting. Data gathered from 122 Indonesian taxpayers who use the mandatory Coretax system and analyzed using PLS-SEM reveal how perceived ease of use, supervisor influence, and perceived usefulness affect symbolic acceptance. Results show that both perceived ease of use and supervisor influence significantly enhance perceived usefulness, which, in turn, positively affects symbolic adoption. Mediation analysis indicates that perceived usefulness fully mediates the relationships between perceived ease of use, supervisor influence, and symbolic adoption. The findings suggest taxpayers are more likely to adopt Coretax when they genuinely recognize clear practical benefits. Technical simplicity and managerial support alone are inadequate unless they lead to perceived utility. This study extends the TAM by incorporating symbolic acceptance as a key post-implementation outcome in the context of mandatory tax technology. In practice, the results suggest that tax authorities should prioritize user-friendly system design, effective communication of system benefits, and strong supervisory support to foster genuine taxpayer acceptance and maximize the long-term success of digital tax transformation.*

Keywords: *Coretax; Mandatory system; Perceived usefulness; Symbolic adoption; TAM.*

1. Introduction

Digital transformation has become a key objective for improving efficiency, transparency, and service quality (Che et al., 2023). Incorporating digital technology into public administration, such as the tax system, allows for more accurate, real-time data management and increases user compliance with applicable regulations (Wulandari & Dasman, 2023). Evidence shows that effective digital transformation integrates adaptation of technology, organization, and citizen services components (Mergel et al., 2019; Novianto, 2023). Besides efficiency, digitalizing public services boosts transparency, cuts costs, and improves government-citizen relations (Maheshwari et al., 2025; Syafarudin & Haris, 2025). In this context, the deployment of the Coretax system, a digital tax platform in Indonesia, is part of the tax administration reform effort and requires high adoption among taxpayers, the system's main users.

Although the implementation of digital systems continues to evolve, an information system's success depends not just on its formal adoption but also on how users utilize it. In mandatory tech settings, users operate under organizational rules, changing acceptance dynamics compared to voluntary contexts where individuals choose adoption (Hwang et al., 2016). This distinction is important because traditional technology acceptance models, deve-

veloped for voluntary settings, may not fully explain mandated system use, in which compliance is enforced by regulation rather than by motivation (Fridkin et al., 2024; Hwang et al., 2016). Regulatory pressures frequently impact how public organizations adopt new technology, so the use of systems does not always reflect actual utilization (David et al., 2023). In many cases, users demonstrate administrative acceptance of the system but do not fully utilize it in operational activities (Bhattacharjee et al., 2018). This phenomenon is known as symbolic adoption, a condition in which users accept the existence of a system without using it optimally to support their performance (Park et al., 2022; Srivastava & Bajaj, 2022). This concept is crucial in mandatory organizational systems, as formal compliance doesn't always mean genuine acceptance. Examining perceived usefulness in the adoption of symbolic systems provides a nuanced understanding of users' responses to digital systems such as Coretax.

Various theoretical frameworks have been developed to understand how technology is adopted, aiming to pinpoint the factors that influence the acceptance and use of information systems. The Technology Acceptance Model (TAM) is among the most prevalent (Davis, 1989). It highlights perceived usefulness as a key determinant shaping users' attitudes and actions toward technology. This idea was expanded in the Unified Theory of Acceptance and Use of Technology (UTAUT), which stresses that perceived advantages significantly influence organizational adoption of new tools (Venkatesh et al., 2003a). Consequently, perceived usefulness remains a fundamental factor in interpreting how users perceive and adopt the Coretax system, particularly under compulsory use conditions. In e-government and taxation, perceived usefulness influences users' willingness to adopt digital tax platforms, as taxpayers favor systems that simplify reporting, reduce burdens, and enhance service (Hamid et al., 2016). In addition to perceived usefulness, perceived ease of use remains vital for understanding users' evaluation of mandatory systems. TAM suggests that easier systems boost perceived usefulness by reducing effort and aiding task performance (Davis, 1989). Evidence consistently links perceived ease of use to perceived usefulness in digital services such as e-government and taxation systems (Rahi et al., 2020).

Supervisor influence is another important yet underexplored factor in the adoption of mandatory systems. Supervisor influence refers to the extent to which users perceive encouragement, pressure, or expectations from supervisors regarding system utilization (Venkatesh et al., 2003b). Prior studies show that managerial support and supervisory pressure can enhance perceived usefulness and compliance with organizational technologies (Hains-Wesson et al., 2026; Wang, 2022). Despite its relevance, studies on Coretax adoption in Indonesia primarily rely on traditional TAM factors such as perceived usefulness, perceived ease of use, and behavioral intention (Palullungan et al., 2026; Pawitri & Anggara, 2025), while neglecting social influence, particularly supervisor influence. This creates a theoretical gap because supervisory directives may substantially shape symbolic compliance behavior in hierarchical institutional settings. Therefore, integrating supervisor influence into the model provides a broader socio-technical perspective for understanding symbolic adoption in mandatory tax systems.

Although studies on digital taxation systems have increased in recent years, existing research on Coretax adoption in Indonesia mainly relies on intention-based frameworks, assumes voluntary use e.g., [Palullungan et al. \(2026\)](#); [Rahmah et al. \(2025\)](#), and has not examined symbolic adoption in mandatory systems ([Pawitri & Anggara, 2025](#); [Sutaryo et al., 2025](#); [Wibowo & Mariani, 2026](#)). This study adopts the model proposed in the latest mandatory context study, which conceptualizes symbolic adoption as a distinct form of technology acceptance beyond actual use behavior focused on governmental organizational technology adoption in Israel ([Fridkin et al., 2024](#)). Specifically, this study examines the symbolic adoption of a mandatory digital tax system in Indonesia. By incorporating mediation analysis of perceived usefulness, this study extends prior Coretax studies, e.g., [Palullungan et al. \(2026\)](#); [Pawitri & Anggara \(2025\)](#), and addresses the limited empirical evidence on mandatory tax digitalization in emerging economies. Accordingly, this study aims to identify the antecedents of symbolic adoption and examine the mediating role of perceived usefulness in the implementation of Coretax in Indonesia.

2. Literature Review & Hypotheses development

2.1. Technology Acceptance Model (TAM)

TAM is the primary theory in information systems that explains and forecasts how people adopt technology. A measurement scale focusing on two key variables—perceived usefulness and perceived ease of use—was introduced and validated ([Davis, 1989](#)). These variables are considered core factors influencing user acceptance of information systems ([Zhang et al., 2024](#)). Perceived usefulness refers to a person's belief that using a system will enhance their job performance, while perceived ease of use pertains to their confidence that using the system will be easy and demand minimal effort ([Davis, 1989](#)). The study found that perceived usefulness was closely linked to self-reported system use and also predicted future usage. Moreover, regression analysis showed that perceived ease of use leads to perceived usefulness, rather than directly affecting system use ([Sulaiman et al., 2023](#)).

TAM was expanded to TAM2 by incorporating social influence factors, especially subjective norms ([Venkatesh & Davis, 2000](#)). TAM2 explains that subjective norms affect perceived usefulness indirectly through the mechanisms of internalization and identification. In contexts where system use is mandatory, the subjective norm strongly influences the intention to use the system. However, in voluntary use situations, this effect is less pronounced. TAM2 testing across four systems in four organizations explained 40%–60% of the variance in perceived usefulness and 34%–52% of the variance in intention to use. The relevance of TAM for this study lies in its ability to explain taxpayers' adoption behavior towards Coretax, Indonesia's mandatory digital tax system, in which user perceptions still determine the quality of adoption, even though the system is now regulated.

2.2. Perceived Ease of Use and Perceived Usefulness

Perceived ease of use and perceived usefulness are key components of the Technology Acceptance Model. Perceived ease of use indicates the extent to which an individual believes a system can be used effortlessly. In contrast, perceived usefulness assesses how much the system is perceived to improve task efficiency ([Davis, 1989](#)). These concepts form the

cognitive foundation for technology acceptance, as users tend to regard a technology as more valuable when it is easy to learn, understand, and use. In TAM, perceived ease of use is a direct predictor of perceived usefulness. Systems perceived as easier to operate are considered more advantageous because reduced operational complexity enables users to focus on the system's functional advantages rather than the effort required to use it (Davis, 1989). Moreover, Davis found that perceived usefulness consistently exerts a stronger influence on usage behavior than perceived ease of use, highlighting its central role in shaping technology acceptance. Within Coretax, taxpayers who find the system intuitive, simple to navigate, and easy to master are more inclined to see its usefulness in promoting tax compliance. A user-friendly interface reduces cognitive burden, minimizes errors, and enables taxpayers to complete tax-related tasks more efficiently (Hamid et al., 2016). Consequently, perceptions of ease of use should strengthen beliefs about the system's usefulness.

Empirical evidence consistently supports this relationship across diverse technological settings. The ATCIS-II military system in Korea and the Coretax platform in Indonesia show that perceived ease of use and usefulness are cross-cultural and consistent in mandatory systems (Park et al., 2022; Tedjakusuma et al., 2026). Evidence on Coretax adoption shows that perceived ease of use positively impacts perceived usefulness in digital tax systems (Palullungan et al., 2026; Pawitri & Anggara, 2025). Also, in the previous tax system, it was suggested that how easy taxpayers perceive e-filing systems to be greatly improves their views of their usefulness (Melamaulidah et al., 2023). Similarly, a study of information systems in Israeli government organizations reported that perceived ease of use positively affects perceived usefulness in mandatory organizational information systems, reinforcing the robustness of this relationship even in non-voluntary usage environments (Fridkin et al., 2024). Overall, these theoretical insights and empirical results indicate that taxpayers who find Coretax user-friendly are more likely to perceive it as beneficial. Consequently, the following hypothesis is put forward:

H₁: Perceived ease of use positively affects perceived usefulness of the Coretax system.

2.3. Supervisor Influence and Perceived Usefulness

Perceived usefulness refers to the extent to which an individual believes that using a system can improve their job performance, and it is a key determinant of technology adoption (Davis, 1989). Although early research focused primarily on technological attributes, subsequent studies in the United States and in multi-country organizational settings have demonstrated that organizational and social contexts also significantly influence users' perceptions of the system's usefulness (Hains-Wesson et al., 2026; Lewis & Sauro, 2024). Among these contextual factors, supervisor influence is particularly important, especially in organizational settings where technology use is mandatory. The theoretical basis for supervisor influence originates from the idea of subjective norm in the Technology Acceptance Model 2. Subjective norm is an individual's perception of what important others believe they should do (Venkatesh & Davis, 2000). In mandatory environments, such as organizational information systems, supervisory expectations and encouragement can

substantially shape employees' beliefs and attitudes toward new technologies (Venkatesh et al., 2003). Through internalization, users may come to view a system as genuinely valuable when trusted authority figures endorse its use. In the context of Coretax, taxpayers operating within organizational settings are often influenced by the expectations, guidance, and support of supervisors or organizational leaders. When supervisors actively encourage the use of Coretax, provide assistance, and communicate its strategic benefits, taxpayers are more likely to recognize the system's usefulness in improving tax administration, efficiency, and compliance. Such support can reduce uncertainty and strengthen confidence in the system's practical value (Hains-Wesson et al., 2026; Wang, 2022).

Empirical studies across organizational contexts show that supervisor influence consistently predicts users' perceived usefulness of information systems. Supervisor support is a key factor in technology acceptance in Industry 4.0 in Italy, affecting work engagement through technology acceptance (Molino et al., 2020). Research on mandatory IT use indicates organizational expectations and managerial pressure shape how users assess system value (Bhattacharjee et al., 2018). Recent studies on AI in business organizations also show that top management support enhances technology acceptance through perceived usefulness (Song et al., 2025). More specifically, in the context of mandatory systems, supervisor influence significantly enhances the perceived usefulness of mandatory information systems in government organizations (Fridkin et al., 2024). These findings suggest that social influence from supervisors remains a critical determinant of utility perceptions, particularly when system adoption is required rather than voluntary. Accordingly, in the context of mandatory tax digitalization, taxpayers who perceive strong supervisory support are expected to view Coretax as more useful. Therefore, the following hypothesis is proposed:

H₂: Supervisor influence positively affects the perceived usefulness of the Coretax system.

2.4. Perceived Usefulness and Symbolic Adoption

Understanding why individuals and organizations adopt new technologies requires attention to both functional and symbolic drivers. While perceived usefulness has traditionally been seen as a key factor in technology acceptance—indicating how much a system improves task performance—Symbolic Adoption captures the identity-expression and social-signaling aspects of technology use (Srivastava & Bajaj, 2022). The interplay between these constructs is increasingly relevant as technologies become embedded in both professional and personal identities, and as adoption contexts diversify globally (Park et al., 2022; Tedjakusuma et al., 2026). Perceived Usefulness affects Symbolic Adoption primarily by serving as a central mediator, conveying the technology's instrumental benefits that, in turn, reinforce its symbolic value as an identity and status signal. This influence is further shaped by mediators such as ease of use and supervisor support, and moderated by cultural and emotional factors. This creates a complex, context-dependent interaction between practical utility and symbolic significance (Fridkin et al., 2024; Zhang et al., 2022).

In mandatory systems such as Coretax, users are required to use the system for regulatory and administrative purposes, making symbolic adoption an important dimension

of technology acceptance. Users may comply symbolically with organizational technologies even when substantive usage remains limited (Bhattacharjee et al., 2018; Srivastava & Bajaj, 2022). Prior studies on technology acceptance consistently show that perceived usefulness is central to users' positive evaluations and acceptance of information systems, as users are more likely to support technologies that improve efficiency and task performance (Davis, 1989; Lewis & Sauro, 2024). In mandatory digital governance contexts, perceived usefulness may also reinforce symbolic adoption by increasing users' perceptions of the system's organizational and professional value (Fridkin et al., 2024). Accordingly, the third hypothesis is articulated as follows:

H₃: Perceived usefulness positively affects the symbolic adoption of the Coretax system.

2.5. Perceived Ease of Use, Perceived Usefulness, and Symbolic Adoption

Besides its direct impact, perceived usefulness also acts as a mediating factor linking perceived ease of use and supervisor influence to symbolic adoption (Fridkin et al., 2024; Venkatesh et al., 2003). Symbolic adoption refers to a psychological state in which users acknowledge and formally accept a technology's legitimacy despite limited substantive use in practice (Karahanna et al., 1999). Theoretically, this pattern of mediation is rooted in the causal architecture of TAM: cognitive and social antecedents do not directly lead to meaningful adoption; rather, they must first be mediated by the formation of users' beliefs about the system's benefits (Davis, 1989; Lewis & Sauro, 2024). Perceived ease of use almost completely disappeared when perceived usefulness was controlled, indicating that perceived ease of use operates through perceived usefulness rather than directly on usage behavior (Davis, 1989).

This mechanism is especially relevant in mandatory digital systems, where users may technically comply without truly understanding the benefits. Studies show users are more likely to symbolically accept organizational technologies when they find these systems useful for improving work effectiveness and efficiency (Bhattacharjee et al., 2018; Srivastava & Bajaj, 2022). In e-government, perceived ease of use boosts perceived usefulness, enhancing users' continuance intention toward digital public services (Hamid et al., 2016). Similarly, user-friendly interfaces increase perceived usefulness and positively influence behavior in information systems (Lewis & Sauro, 2024). More specifically, in government-mandated information systems, the link between perceived ease of use and symbolic adoption is entirely mediated by perceived usefulness (Fridkin et al., 2024). It means that perceived ease of use does not directly affect the user's psychological acceptance; rather, it must first build confidence in the system's benefits. Based on this description, the fourth hypothesis is stated as follows:

H₄: Perceived usefulness acted as a mediator between perceived ease of use and symbolic adoption in using the Coretax system.

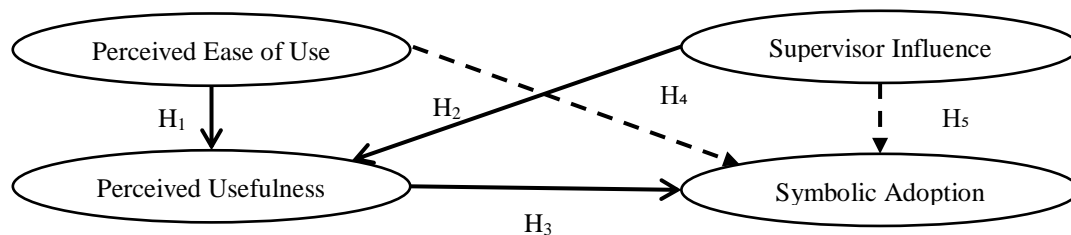
2.6. Supervisor Influence, Perceived Usefulness, and Symbolic Adoption

The same mediation mechanism also links supervisory influence on symbolic adoption. Social influence has long been recognized as a significant determinant of technology

acceptance, particularly in organizational contexts where authority structures shape employee behavior (Venkatesh et al., 2003). Grounded theory noted that subjective norms influence perceived usefulness indirectly via internalization processes, with the direct impact of subjective norms on intentions diminishing as users gain more experience with the system (Venkatesh & Davis, 2000). In contrast, the influence through perceived usefulness is more persistent in the long term. Supervisory encouragement that merely creates compliance pressure without strengthening users' beliefs in the system's benefits may result only in temporary or superficial compliance (Bhattacharjee et al., 2018; Venkatesh et al., 2003).

In mandatory information systems, perceived usefulness is crucial for turning supervisory influence into deeper psychological acceptance. IT environments often comply with organizational systems due to external pressure but may not internalize the system without seeing its benefits (Bhattacharjee et al., 2018). When users view organizational technologies as beneficial, they tend to accept them more positively than when they are seen as mere compliance. Studies show that perceived usefulness promotes symbolic adoption by encouraging users to see technologies as valuable and relevant to their work (Srivastava & Bajaj, 2022). A recent study found that perceived usefulness heavily influences symbolic adoption in government systems and mediates the impact of supervisory influence; supervisory impact alone does not significantly affect adoption (Fridkin et al., 2024). Thus, for the implementation of Coretax, it is not enough for tax authorities and organizational management to merely require its use; they must actively help taxpayers understand and experience the system's real benefits so that supervisors' encouragement can be internalized as genuine acceptance. The fifth hypothesis is formulated as follows, based on this description:

H₅: Perceived usefulness acted as a mediator between supervisor influence and symbolic adoption in using the Coretax system.



Source: Fridkin et al. (2024)

Figure 1. Research Model

3. Method

This study employs a quantitative, explanatory research approach to explore and clarify the causal links among the variables outlined in the hypothesis. This method was selected because it aligns with the research goals of analyzing the factors underlying the symbolic adoption of Coretax as a mandatory tax system, particularly by examining the mediating role of perceived usefulness. Previous studies on Coretax adoption in Indonesia have mainly focused on behavioral intention, perceived usefulness, perceived ease of use, and actual system use within traditional TAM frameworks (Palullungan et al., 2026; Pawitri &

Anggara, 2025). However, limited attention has been given to symbolic adoption and perceived usefulness as mediating mechanisms in mandatory tax systems. This study extends prior research by exploring the symbolic adoption of the Coretax implementation in Indonesia.

Data were gathered via an online survey, with questionnaires distributed to respondents. The target population for this study included taxpayers in Indonesia, comprising both individual taxpayers and representatives of corporate taxpayers. All participants had to have experience accessing or using the Coretax system for tax administration purposes. Purposive sampling was employed to select only respondents with specific experience with the mandatory digital tax system. Consequently, only individuals who confirmed prior access to, trial of, or use of Coretax were permitted to complete the questionnaire. Screening questions regarding taxpayer status and Coretax usage experience were administered at the beginning of the survey to verify respondent eligibility. It helped to filter out participants without the necessary experience, ensuring the data collected were pertinent to the research objectives.

Table 1. Research Instrument

Variables	Instrument
Perceived Ease of Use (Davis, 1989; Fridkin et al., 2024)	1. (PEU1) The Coretax system is easy for taxpayers to learn.
	2. (PEU2) The menus and instructions on the Coretax system are very clear and easy to understand.
	3. (PEU3) The Coretax system is flexible to be used for a variety of tax administration purposes.
	4. (PEU4) I was able to quickly become skilled in operating the Coretax system.
	5. (PEU5) Overall, the Coretax system is easy to use.
Perceived Usefulness (Davis, 1989; Fridkin et al., 2024)	1. (PU1) The Coretax system speeds up the process of completing my tax administration.
	2. (PU2) Using the Coretax system improved my performance in tax reporting.
	3. (PU3) The Coretax system increases my effectiveness in meeting my tax obligations.
	4. (PU4) The Coretax system simplifies the process of calculating and paying taxes.
	5. (PU5) Overall, the Coretax system has provided real benefits for my tax affairs.
Supervisor Influence (Fridkin et al., 2024; Venkatesh et al., 2003)	1. (SI1) My supervisor expects me to use the Coretax system.
	2. (SI2) The management strongly supports the implementation of the Coretax system in the work environment.
	3. (SI3) The leadership suggested the completion of tax administration using the Coretax system.
	4. (SI4) My supervisor gave me strong encouragement to switch to the Coretax system.
	5. (SI5) The opinion of my superiors greatly influenced my decision to use the Coretax system.
Symbolic Adoption (Fridkin et al., 2024)	1. (SA1) I use the Coretax system because I am aware of the benefits, not just complying with obligations.
	2. (SA2) I am enthusiastic about the innovation of the administrative system through Coretax.
	3. (SA3) I have a positive attitude towards the implementation of the Coretax system by the tax authorities.
	4. (SA4) I'm willing to explore new features on Coretax proactively.
	5. (SA5) Mentally, I fully accept Coretax as my primary tax system.

The sample size was determined in accordance with guidelines for Partial Least Squares Structural Equation Modeling (PLS-SEM). The 10-times rule suggests a minimum of 20 participants, based on the maximum number of structural paths to a construct. Nevertheless, recent methodological recommendations advise a minimum of 100–150 respondents to ensure 80% statistical power (Hair et al., 2019). As such, this study targeted a minimum sample size of 100 respondents to ensure sufficient model estimation and hypothesis testing. A total of 122 valid responses were collected between March and April 2026, which was considered adequate for PLS-SEM analysis. Responses ranged from 1 (strongly disagree) to 5 (strongly agree) using a five-point Likert scale. Variable selection was based on established research (Davis, 1989; Fridkin et al., 2024; Venkatesh et al., 2003), and the complete set of research instruments is presented in Table 1.

Data analysis employed Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4. The selection of PLS-SEM was based on the methodological guidelines, namely when the research aims to test the theoretical framework from a predictive perspective, involves many constructs and relationships, and seeks to understand complexity through the exploration of theoretical extensions. Thus, the analysis process is carried out in two phases. The outer measurement model is first evaluated for validity and consistency. Convergent validity requires outer loadings above 0.70 and an AVE of 0.50 or higher. Internal reliability is assessed with Cronbach's Alpha and Composite Reliability (CR); both should be at least 0.70. Discriminant validity is verified using the Fornell-Larcker criterion. Next, the inner (structural) model is examined by analyzing path coefficients, R^2 values for predictive accuracy, and hypothesis testing using a bootstrap sample of 5,000 subsamples (Hair et al., 2019).

4. Results and Discussion

This study gathered data from 122 respondents, including individual taxpayers and representatives of corporate taxpayers in Indonesia, who had accessed, tried, or used the Coretax Administration System for tax-related activities. Before analyzing the structural model, this section presents an overview of respondents' demographic characteristics, occupational backgrounds, taxpayer status, duration of tax registration, and Coretax usage. Table 2 summarizes the characteristics of the respondents, indicating that most are male (57.4%), with the 31–40 age group being the largest (42.6%), representing a productive and active phase in tax-related activities. Regarding education, the majority of respondents hold undergraduate degrees (68.9%), indicating an adequate level of literacy in evaluating technological systems. By occupation, the largest group was private employees (62.3%), followed by PNS/ASN/TNI/Polri (23.8%), which is relevant because this group is generally susceptible to superiors' influence when using Coretax. An important finding is that 74.6% of respondents use Coretax only once a year to file tax returns—a finding highly relevant to the phenomenon of symbolic adoption that this study focuses on.

Table 3 presents descriptive statistics and the assessment of the measurement model for all constructs. The average scores range from 3.185 to 3.495, reflecting generally moderate positive evaluations from respondents across all variables. Supervisor influence

achieved the highest mean score of 3.495, indicating that supervisory support significantly influences respondents' perceptions. Meanwhile, perceived ease of use and symbolic adoption showed relatively similar mean values, at 3.185 and 3.189, respectively. Standard deviation values ranging from 1.072 to 1.142 indicate an acceptable level of response variability among participants. The assessment of convergent validity in Table 3 shows robust psychometric qualities. All indicator loadings exceed the recommended threshold of 0.70, with values ranging from 0.811 to 0.954, confirming that each indicator accurately reflects its corresponding latent construct. Furthermore, the AVE scores range from 0.825 to 0.861, clearly exceeding the cut-off of 0.50. This confirms that all constructs demonstrate sufficient convergent validity.

Table 2. Respondent Characteristic

	Profile of the respondent	Frequency	(%)
Gender	Male	70	57.4
	Female	52	42.6
Age	17-30 years old	29	23.8
	31-40 years old	52	42.6
	41-50 years old	23	18.9
	More than 50 years old	18	14.8
Education Level	High School/Vocational School/Equivalent	3	2.5
	Diploma (D3/D4)	11	9.0
	Bachelor (S1)	84	68.9
	Magister (S2)	18	14.8
	Doctor (S3)	6	4.9
Main Occupations	Private Employees	76	62.3
	PNS/ASN/TNI/Polri	29	23.8
	Freelancer/Freelancer	7	5.7
	Entrepreneurs/MSMEs	6	4.9
	Professional	4	3.3
Domicile	DKI Jakarta	36	29.5
	West Java	19	15.6
	Banten	16	13.1
	Yogyakarta Province	16	13.1
	West Sulawesi	12	9.8
	Central Java	10	8.2
	Others	13	10.7
Coretax Uses	Very Frequent (monthly)	13	10.7
	Often (several times a year)	10	8.2
	Rarely (once a year when filing tax returns)	91	74.6
	With the help of colleagues	8	6.6
Total		122	100

Table 4 presents the discriminant validity analysis using the Fornell-Larcker criterion. In this study, the square roots of AVE for every construct are higher than their respective inter-construct correlations. For example, the AVE square root for perceived ease of use is 0.909, which exceeds its correlations with perceived usefulness (0.884), supervisor influence (0.600), and symbolic adoption (0.830). This pattern is consistent across all constructs. These results demonstrate that each construct is empirically distinct, confirming sufficient discriminant validity. As indicated in Table 5, all constructs show excellent

internal consistency. Cronbach's Alpha values range from 0.946 to 0.960, while Composite Reliability scores are between 0.959 and 0.969. Moreover, rho_A values consistently exceed 0.90. Since all reliability metrics exceed the 0.70 threshold, the measurement model shows high reliability and consistency.

Table 3. Measurement Model

Variables	Mean	SD	Indicators	Loadings	AVE
Perceived Ease of Use	3.185	1.072	PEU1	0.901	0.827
			PEU2	0.927	
			PEU3	0.910	
			PEU4	0.908	
			PEU5	0.901	
Perceived Usefulness	3.254	1.120	PU1	0.921	0.861
			PU2	0.943	
			PU3	0.937	
			PU4	0.897	
			PU5	0.941	
Supervisor Influence	3.495	1.132	SI1	0.920	0.826
			SI2	0.907	
			SI3	0.944	
			SI4	0.954	
			SI5	0.811	
Symbolic Adoption	3.189	1.142	SA1	0.852	0.825
			SA2	0.943	
			SA3	0.925	
			SA4	0.896	
			SA5	0.922	

Table 4. Discriminant Validity

Variables	Perceived Ease of Use	Perceived Usefulness	Supervisor Influence	Symbolic Adoption
Perceived Ease of Use	0.909			
Perceived Usefulness	0.884	0.928		
Supervisor Influence	0.600	0.621	0.909	
Symbolic Adoption	0.830	0.887	0.613	0.908

Table 5. Reliability Test

Variables	Cronbach's Alpha	Rho_A	Composite Reliability
Perceived Ease of Use	0.948	0.948	0.960
Perceived Usefulness	0.960	0.960	0.969
Supervisor Influence	0.947	0.954	0.959
Symbolic Adoption	0.946	0.948	0.959

Table 6. Hypothesis Testing Results

Variables	β	T-Statistics	P-Values	Results
PEU → PU	0.800	17.572	0.000**	H ₁ : Supported
SI → PU	0.141	2.706	0.007**	H ₂ : Supported
PU → SA	0.664	5.974	0.000**	H ₃ : Supported
PEU → PU → SA (indirect)	0.531	5.494	0.000**	H ₄ : Supported
SI → PU → SA (indirect)	0.094	2.503	0.012*	H ₅ : Supported
R ² PU = 0.795	R ² SA = 0.801			

** Sig < 0.01; * Sig < 0.05

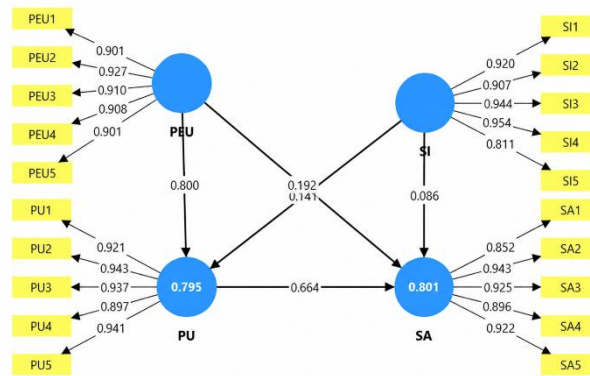


Figure 2. Structural Equation Model Results

The assessment of the structural model offers strong empirical support for the proposed research framework. As detailed in Table 6, which summarizes hypothesis testing results based on Figure 2—depicting the graphical output of the Structural Equation Model—all proposed relationships are statistically significant. Figure 2 presents the standardized path coefficients (β) shown on each arrow, with significance levels indicated as ** $p < 0.01$ and * $p < 0.05$. R^2 values are displayed within the circles representing latent constructs. This highlights the important role of perceived usefulness in explaining how taxpayers symbolically adopt Coretax. Additionally, the findings extend the traditional Technology Acceptance Model (TAM) by incorporating supervisor influence in a mandatory taxation context, providing a more comprehensive understanding of the psychological factors that influence acceptance after adoption.

Perceived ease of use is the most influential predictor of perceived usefulness, showing a strong, statistically significant positive effect ($\beta = 0.800$, $t = 17.572$, $p < 0.001$). This confirms H_1 . It suggests that users who perceive the system as easy to use are more inclined to consider it valuable. This finding reinforces the original TAM proposition that users tend to perceive a system as more beneficial when it is easy to learn, understand, and operate (Davis, 1989). This result underscores the enduring relevance of usability in digital public services, even within mandatory technology environments where adoption is not voluntary. The theoretical explanation for these findings is that when the system is easy to use, the user's cognitive load is reduced, allowing mental capacity to be diverted to more clearly recognize the system's functional benefits (Hamid et al., 2016; Lewis & Sauro, 2024; Tedjakusuma et al., 2026). On digital taxation and mandatory systems, ease of use improves perceived usefulness because accessible systems facilitate task completion (Fridkin et al., 2024; Melamaulidah et al., 2023). In mandatory digital systems such as Coretax, a user-friendly interface boosts confidence and enhances perceptions of the system's usefulness for work and compliance.

Supervisor influence positively impacts perceived usefulness ($\beta = 0.141$, $t = 2.706$, $p = 0.007$), confirming H_2 . While its impact is weaker than that of perceived ease of use, encouragement from supervisors still plays an important role in predicting usefulness. This aligns with TAM2, indicating that supervisor influence enhances perceived usefulness, though to a lesser extent than ease of use, and with TAM2, which posits that social influence

can shape users' cognitive evaluations through internalization processes (Venkatesh & Davis, 2000). In organizational settings, supervisors' encouragement and expectations can help taxpayers appreciate the practical benefits of Coretax. However, the relatively modest effect suggests that technical attributes remain more influential than hierarchical pressure in forming utility perceptions. The small effect size ($\beta = 0.141$) is comparable to findings from studies in Israel ($\beta = 0.29$) and Italy, indicating that superiors' social influence modestly but significantly affects perceived utility (Fridkin et al., 2024; Molino et al., 2020). Supervisor support's influence on perceived usefulness likely comes from users perceiving encouragement and expectations as signals that the system is important, legitimate, and beneficial for work (Venkatesh et al., 2003). In mandatory settings, supervisory guidance reduces uncertainty and boosts confidence in the system's value (Bhattacharjee et al., 2018). Managerial support enhances trust, commitment, and confidence, leading to better evaluations of organizational tech (Molino et al., 2020; Song et al., 2025). In the context of Coretax, taxpayers who receive encouragement and support from supervisors or organizational leaders are more likely to perceive the system as useful for improving efficiency, facilitating tax administration, and supporting compliance activities.

Perceived usefulness strongly affects symbolic adoption ($\beta = 0.664$, $t = 5.974$, $p < 0.001$), supporting H₃. This highlights its key role in psychological acceptance. Essentially, users tend to adopt the technology more when they see it as symbolically beneficial. This is especially crucial in mandatory system environments, where formal compliance may not indicate true acceptance. The results show that taxpayers are more inclined to internalize Coretax as a valuable and legitimate tool when they perceive tangible benefits from its use. This extends prior work on symbolic adoption by demonstrating that perceived usefulness remains a dominant predictor even after initial implementation, thereby highlighting its relevance in post-adoption stages. User attitudes, shaped by perceptions of benefits, are the main determinants of post-adoption technology acceptance (Karahanna et al., 1999). The theoretical explanation for this large effect ($\beta = 0.664$) is that, in the context of a compulsory system, a symbolic dimension of system acceptance can form only if the user has strong instrumental beliefs (Park et al., 2022). On the Coretax platform, perceived usefulness serves as a critical bridge between the system's technical evaluation and the user's commitment to use it meaningfully, beyond minimum compliance (Tedjakusuma et al., 2026).

Analysis of specific indirect effects confirmed that perceived usefulness significantly mediates the relationship between perceived ease of use and symbolic adoption ($\beta_{PEU \rightarrow PU \rightarrow SA} = 0,531$), as does the influence of supervisors on symbolic adoption ($\beta_{SI \rightarrow PU \rightarrow SA} = 0,094$). Consequently, both H₄ and H₅ are supported. The mediation analysis shows perceived usefulness fully mediates the effects of perceived ease of use and supervisor influence on symbolic adoption, with significant indirect pathways and negligible direct effects when the mediator is included. This aligns with TAM, in which cognitive and social factors shape post-adoption behavior primarily through perceived usefulness beliefs (Fridkin et al., 2024; Lewis & Sauro, 2024). In mandatory systems, users tend to symbolically accept technologies perceived as useful for improving work, but ease of use alone isn't enough without usefulness (Bhattacharjee et al., 2018; Srivastava & Bajaj, 2022).

Similar mediation occurs in e-government; perceived ease of use influences continuance solely via perceived usefulness, leading to sustained engagement when system benefits are believed (Hamid et al., 2016). A comparable pattern arises in mandatory government systems, with perceived usefulness fully mediating the relation between ease of use and symbolic adoption (Fridkin et al., 2024).

Supervisor influence follows the same logic but operates through a social pathway. Supervisory pressure that enforces compliance without reinforcing belief in benefits leads to superficial adherence, consistent with subjective-norm internalization theory in TAM2 (Bhattacharjee et al., 2018; Venkatesh et al., 2003). Perceived usefulness serves as the cognitive link that transforms supervisory encouragement into genuine acceptance, as users comply without internalizing the system unless they see its value (Bhattacharjee et al., 2018; Srivastava & Bajaj, 2022). Recent studies show supervisor influence affects symbolic adoption only via perceived usefulness (Fridkin et al., 2024). This underscores that perceived usefulness is the key mediator linking social and technological factors to true post-adoption behavior in digital systems.

The model accounts for a significant portion of the variability in perceived usefulness and symbolic adoption from a predictive standpoint. Specifically, the joint effect of Perceived Ease of Use and Supervisor Influence accounts for 79.5% of the variation in Perceived Usefulness ($R^2 = 0.795$). Furthermore, Perceived Usefulness accounts for 80.1% of the variance in Symbolic Adoption ($R^2 = 0.801$). According to established standards, these R^2 values indicate strong predictive power of the model (Hair et al., 2019). This high level of explanatory power suggests that the integrated TAM framework provides an effective lens for understanding taxpayers' acceptance of Coretax. The results suggest that taxpayer perceptions are shaped primarily by system usability, managerial support, and the resulting belief in system utility (Davis, 1989; Fridkin et al., 2024; Venkatesh et al., 2003).

Overall, all five hypotheses are supported, and the findings show that perceived ease of use and supervisor influence notably enhance perceived usefulness, thereby promoting symbolic adoption. Furthermore, perceived usefulness serves as a crucial mediator in both indirect effects, emphasizing its central role in the model. This study adds valuable insights to the economics and taxation literature in several significant ways. Initially, it broadens TAM's application from traditional voluntary adoption contexts to include compulsory tax technology implementations. Second, it introduces symbolic adoption as a critical post-adoption outcome, thereby addressing the often-overlooked distinction between formal usage and genuine acceptance. Third, it demonstrates that supervisor influence affects acceptance indirectly through perceived usefulness, enriching our understanding of social influence mechanisms in public-sector digital transformation. Practically, these findings imply that policymakers should prioritize user-centered system design and emphasize demonstrable benefits during implementation. Mandating usage alone is insufficient; successful digital transformation requires fostering authentic taxpayer acceptance. Training programs, communication strategies, and supervisory support should therefore focus not merely on procedural compliance but on helping taxpayers experience the concrete advantages of Coretax in their daily tax activities.

5. Limitations & Suggestions

This study has several limitations that present opportunities for future research. First, the analysis primarily focuses on cognitive and organizational antecedents of symbolic adoption, namely perceived ease of use, supervisor influence, and perceived usefulness. However, symbolic adoption in mandatory digital systems may also be influenced by broader institutional and psychological factors such as trust in government, perceived fairness, digital readiness, and resistance to technological change, which were not examined in this study (Bhattacharjee et al., 2018; Fridkin et al., 2024). Future studies are encouraged to incorporate additional organizational, institutional, and psychological variables, such as trust in government, digital literacy, system quality, and resistance to change, to provide a more comprehensive understanding of the adoption of symbolic tax systems.

Second, this study was conducted during the early implementation stage of the Coretax system in Indonesia. At this stage, users' perceptions and acceptance behavior may still be in transition as taxpayers adapt to new digital procedures and organizational requirements. Future research is also recommended to conduct longitudinal studies to examine how taxpayers' perceptions and symbolic adoption behavior evolve as the implementation of Coretax matures. Such approaches are important because post-adoption beliefs and technology acceptance may change as users accumulate experience with organizational technologies (Karahanna et al., 1999; Venkatesh et al., 2003). Third, the discussion of symbolic adoption in this study mainly emphasizes positive psychological acceptance. Nevertheless, mandatory digital systems may also generate coping behavior, passive resistance, or superficial compliance that cannot always be fully captured through perceived usefulness alone (Bhattacharjee et al., 2018). Future studies may compare symbolic adoption across different public digital systems or across countries to strengthen the generalizability of findings in mandatory digital governance contexts (Fridkin et al., 2024; Park et al., 2022).

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