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Perceived Coretax Information System Success among Corporate Taxpayers in Semarang: An Assessment Using the DeLone–McLean Model

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Abstract: *This study examines perceptions of Coretax among 294 representatives of corporate taxpayers in Semarang using the DeLone and McLean information systems success model. A cross-sectional questionnaire initially contained 21 measurement items; the revised SmartPLS 4 model retained 14 indicators across six constructs. The PLS Algorithm estimates show positive coefficients for system quality with use (β = 0.251), information quality with user satisfaction (β = 0.536), use with perceived net benefits (β = 0.258), and user satisfaction with perceived net benefits (β = 0.439). All constructs met the AVE and composite reliability reference thresholds, but Cronbach's alpha and rho_A remained below 0.70, and seven construct pairs had HTMT values above 0.90. Bootstrapping results for the revised model were not provided in the manuscript, so statistical significance and mediation cannot be established from these estimates. The study therefore provides preliminary evidence about perceived system performance and benefits, not verified improvements in tax compliance or revenue.*

Keywords: *Core Tax Administration System; DeLone and McLean; information system success*

JEL: *H2; M4; O3*

1. INTRODUCTION

Digital transformation in public administration has become an important part of government efforts to improve service efficiency, accessibility, and accountability. In Indonesia, tax administration has undergone gradual digitalization through electronic registration, payment, reporting, and consultation services. These initiatives are intended to simplify tax procedures and support taxpayers in fulfilling their obligations (Prakoso & Mildawati, 2019). However, the implementation of digital services does not automatically guarantee that users experience better system performance, greater satisfaction, or meaningful benefits. A systematic review of digital tax administration also emphasizes that reform outcomes depend on technology, stakeholders, institutional context, and demonstrated results rather than digitalization alone (Bassey et al., 2022).

As part of this transformation, the Directorate General of Taxes (DGT) implemented the Core Tax Administration System (Coretax) on January 1, 2025. Coretax integrates several tax administration functions, including taxpayer registration, payment, tax return reporting, taxpayer services, and account management (Directorate General of Taxes, 2025). Although the system is designed to improve administrative efficiency and service integration, its effectiveness from the users' perspective requires empirical evaluation. This is particularly important for corporate taxpayers, whose tax administration activities involve organizational responsibilities and recurring reporting obligations.

Evaluating Coretax presents a specific challenge because its use is closely associated with

mandatory tax administration procedures. Unlike voluntary information systems, frequent use of Coretax may reflect regulatory obligations rather than user preference or satisfaction. Consequently, system use alone may not adequately represent information system success. Understanding how system quality, information quality, and service quality relate to both use and user satisfaction is therefore important for assessing the benefits perceived by corporate taxpayers. Research on mandated technology cautions that compulsory use should not automatically be equated with voluntary acceptance (Brown et al., 2002).

The DeLone and McLean (2003) Information Systems Success Model provides a relevant framework for evaluating these relationships. The model identifies system quality, information quality, service quality, use, user satisfaction, and net benefits as interconnected dimensions of information system success. Previous studies have applied this framework to digital tax services in Indonesia, including e-billing among corporate taxpayers in Semarang (Farizi, 2018) and the SAKPOLE online vehicle tax administration system in Central Java (Farizi et al., 2020). These studies demonstrate the relevance of the model for assessing digital tax services, although their findings arise from systems with different administrative functions and user experiences. A review of information system success studies likewise emphasizes the need to distinguish quality, system use, satisfaction, and benefits as interrelated but separate dimensions (Petter et al., 2008).

More recently, Chumairo et al. (2026) evaluated Coretax implementation using a modified DeLone–McLean model involving individual and corporate taxpayers in Indonesia. Their study incorporated government support and trust in government and highlighted the role of user satisfaction in generating perceived net benefits. While these studies provide important evidence concerning Coretax implementation, further investigation focusing specifically on corporate taxpayers remains valuable. In particular, the relationships between system quality dimensions, reported system use, user satisfaction, and perceived net benefits warrant examination in a corporate tax administration setting where system use is linked to recurring regulatory obligations. Recent Coretax studies have also examined users' experiences with compulsory adoption (Fitriyanti & Mayangsari, 2026; Tedjakusuma et al., 2026) and the links between information-system quality, user satisfaction, and perceived benefits (Akbar Setyanto Putra et al., 2026). These studies provide useful comparisons without making the present corporate-taxpayer sample equivalent to their respective populations.

Accordingly, this study examines the relationships between system quality, information quality, and service quality and the reported use and user satisfaction of Coretax among corporate taxpayers in Semarang City. It also investigates how use and user satisfaction are associated with perceived net benefits. By applying the DeLone and McLean framework to this specific setting, the study seeks to provide context-specific empirical evidence on the different roles of system use and user satisfaction in digital tax administration. The findings are expected to inform improvements in Coretax service delivery while contributing to the understanding of information system success in a mandatory-use environment. Because the study relies on cross-sectional survey data, its findings are interpreted as statistical associations rather than evidence of causal effects or objectively verified improvements in tax compliance.

2. LITERATURE REVIEW

2.1. DeLone and McLean Information Systems Success Model

The DeLone and McLean Information Systems Success Model provides a comprehensive framework for evaluating the success of information systems. The original model introduced by DeLone and McLean (1992) identified six dimensions: system quality, information quality, use, user satisfaction, individual impact, and organizational impact. The model was subsequently

updated by DeLone and McLean (2003) to incorporate service quality, replace individual and organizational impacts with net benefits, and recognize intention to use as an alternative to actual system use.

The updated model explains information system success through relationships among three quality dimensions, system use, user satisfaction, and net benefits. System quality refers to the technical performance of a system, information quality reflects the usefulness and reliability of its outputs, and service quality concerns the support provided to users. These dimensions are expected to contribute to system use and user satisfaction, which are subsequently related to the benefits users obtain from the system. Research assessing e-government systems has similarly applied the DeLone–McLean framework to evaluate multiple facets of public digital services from users' perspectives (Wang & Liao, 2008).

The relationships among these dimensions may vary depending on whether system use is voluntary or mandatory. Iivari (2005) examined the DeLone–McLean model in a mandatory-use environment and demonstrated the importance of distinguishing system use from user satisfaction. In such settings, users may continue using a system to fulfill organizational or regulatory requirements even when their satisfaction is limited. This interpretation is also consistent with evidence concerning acceptance of mandated technologies (Brown et al., 2002).

This distinction is relevant to Coretax because taxpayers are required to use designated digital services to complete applicable tax administration procedures. Consequently, system use and user satisfaction are examined as separate constructs in this study rather than treated as interchangeable indicators of success.

2.2. Core Tax Administration System (Coretax)

The Core Tax Administration System, commonly known as Coretax, represents a major digital transformation initiative undertaken by the Directorate General of Taxes (DGT) in Indonesia. Implemented on January 1, 2025, the system integrates essential tax administration processes, including taxpayer registration, tax return reporting, payment, and administrative services (Directorate General of Taxes, 2025).

The integration of these services is intended to simplify tax administration, improve data management, and support more efficient interactions between taxpayers and the tax authority. However, the availability of an integrated system does not necessarily ensure that users perceive its performance, information, and services positively.

For corporate taxpayers, Coretax is used to manage recurring administrative responsibilities that require accurate information, reliable system performance, and appropriate user support. Accordingly, evaluating the system from the perspective of corporate taxpayers can provide evidence concerning how its technical and service characteristics are associated with usage experiences, satisfaction, and perceived benefits.

Previous studies have applied the DeLone and McLean framework to Indonesian digital tax services. Farizi (2018) evaluated e-billing among corporate taxpayers in Semarang, while Farizi et al. (2020) examined the SAKPOLE online vehicle tax administration system. More recently, Chumairo et al. (2026) evaluated Coretax using an extended DeLone–McLean model incorporating government support and trust in government. Recent research on Coretax among corporate users further highlights the relevance of distinguishing required system use from users' acceptance of the service (Fitriyanti & Mayangsari, 2026).

These studies support the relevance of the framework for digital tax administration while indicating the need to examine the relationships among its dimensions within specific user groups and administrative contexts.

2.3. Dimensions of Information System Success

System Quality

System quality refers to the technical characteristics and performance of an information system, including ease of use, reliability, response time, and flexibility (DeLone & McLean, 1992; Iivari, 2005). In the Coretax context, these characteristics concern taxpayers' experiences when accessing the system and completing administrative tasks. A system perceived as reliable and easy to operate may support more positive usage experiences and satisfaction.

Information Quality

Information quality concerns the characteristics of information generated or provided by a system, including completeness, relevance, accuracy, timeliness, and presentation (DeLone & McLean, 2003; Iivari, 2005). Accurate and understandable tax information is important because corporate taxpayers rely on system information when performing administrative obligations. Information that meets users' needs is therefore expected to be associated with greater use and satisfaction. Wixom and Todd (2005) distinguish evaluations of system and information quality from beliefs about using the system, reinforcing the need to keep quality perceptions and usage-related outcomes conceptually separate.

Service Quality

Service quality represents the quality of assistance and support available to system users. In digital tax administration, this may include assurance, accessibility of assistance, empathy, and responsiveness. Appropriate support can help taxpayers address operational difficulties and may contribute to their evaluations of system use and satisfaction (DeLone & McLean, 2003).

Use

Use reflects the extent and manner in which users interact with an information system. In this study, use refers to respondents' reported frequency and nature of Coretax usage. Because Coretax supports mandatory tax administration activities, reported use may reflect regulatory requirements as well as users' experiences with the system. Therefore, higher usage should not automatically be interpreted as evidence of greater satisfaction.

User Satisfaction

User satisfaction represents users' evaluations of their experience with an information system. It reflects the extent to which a system meets users' expectations and supports their administrative needs. Within the DeLone–McLean framework, satisfaction is associated with the quality of the system, its information, and the services provided (DeLone & McLean, 2003; Iivari, 2005). Prior work also clarifies that satisfaction with system characteristics and beliefs about usage are related but distinct aspects of users' evaluations (Wixom & Todd, 2005).

Perceived Net Benefits

Net benefits represent the positive and negative outcomes associated with information system use (DeLone & McLean, 2003). The initial questionnaire covered knowledge improvement, information sharing, and time savings; however, the revised 14-indicator model retained only knowledge improvement and time savings. Its net-benefit results therefore reflect respondents' perceptions of these two outcomes, not independently verified changes in organizational performance, tax compliance, or government revenue.

2.4. Research Model and Hypothesis Development

The research framework was developed from the updated DeLone and McLean (2003) Information Systems Success Model. The proposed model examines how system quality, information quality, and service quality relate to use and user satisfaction, and how these constructs are associated with perceived net benefits.

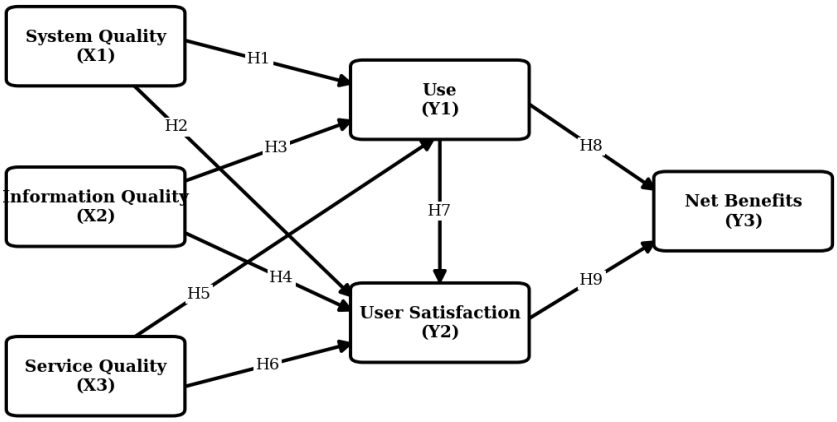

Figure 1. Research Model

Source: Developed from (DeLone & McLean, 2003)

System Quality and Use and User Satisfaction

A system that is easy to operate, reliable, and responsive may encourage users to complete their administrative activities more effectively and develop positive evaluations of their experience. The DeLone–McLean model identifies system quality as a determinant of system use and user satisfaction. Accordingly, the following hypotheses are proposed:

H1: System quality is positively associated with use.

H2: System quality is positively associated with user satisfaction.

Information Quality and Use and User Satisfaction

Information that is accurate, complete, relevant, and understandable can support users in completing their administrative activities. Previous research has identified information quality as an important determinant of satisfaction with information systems (Iivari, 2005). Although Coretax use is associated with mandatory obligations, information quality may still relate to users' experiences and evaluations. Coretax evidence on system quality, satisfaction, and perceived benefits offers a further context for examining these anticipated relationships (Akbar Setyanto Putra et al., 2026).

H3: Information quality is positively associated with use.

H4: Information quality is positively associated with user satisfaction.

Service Quality and Use and User Satisfaction

Service quality concerns the assistance and support available to users when interacting with an information system. Responsive and accessible services may facilitate system use and contribute to positive user experiences. Based on the DeLone–McLean framework, the following hypotheses are proposed:

H5: Service quality is positively associated with use.

H6: Service quality is positively associated with user satisfaction.

Use and User Satisfaction

System use provides users with direct experience of its functions and performance, which may shape their satisfaction. However, the relationship may be less straightforward in mandatory systems because usage frequency can reflect regulatory or organizational obligations rather than voluntary acceptance (Iivari, 2005). Recent evidence on mandatory Coretax use has likewise examined the role of perceived compulsion when explaining ongoing engagement (Tedjakusuma et al., 2026).

H7: Use is positively associated with user satisfaction.

Use, User Satisfaction, and Perceived Net Benefits

The DeLone–McLean model proposes that system use and user satisfaction are related to the benefits obtained from an information system. Users who interact with a system may perceive advantages in completing administrative activities, while satisfied users may evaluate the system's outcomes more positively.

In the Coretax context, the revised measurement model represents perceived net benefits through knowledge improvement and time saving. Accordingly, the final hypotheses are formulated as follows:

H8: Use is positively associated with perceived net benefits.

H9: User satisfaction is positively associated with perceived net benefits.

The research model presented in Figure 1 illustrates the nine hypothesized relationships among the six constructs.

3. METHOD

3.1. Data Type, Source, Population, and Sample

This study employed a quantitative cross-sectional survey to examine the relationships among information system success constructs based on the DeLone and McLean model. Primary data were obtained from 294 respondents representing corporate taxpayers using Coretax in Semarang City, Indonesia.

The study used a reference population of 1,100 companies registered with the Semarang City Department of Industry and Trade (Disperindag) at the end of 2025, as reported in the manuscript. The initial sample-size calculation used the Slovin formula, $n = N / (1 + Ne^2)$, with $N = 1{,}100$ and $e = 0.05$, yielding approximately 294 responses. This calculation was used for planning sample size; it does not itself establish probability sampling or a verified 5% margin of sampling error.

Questionnaires were distributed directly and through social media, with responses submitted using Google Forms. The manuscript does not document the precise data-collection dates, selection mechanism, or operational eligibility criteria beyond respondents' reported role as corporate taxpayer representatives using Coretax.

The analysis included 294 usable responses. The available documentation does not specify how company-level uniqueness was verified, how duplicate submissions were identified, or whether incomplete responses were excluded. Consequently, sample representativeness and response screening cannot be independently assessed from the reported methods, and the findings should be interpreted for the participating respondents.

3.2. Instrument and Variable Operationalization

The research instrument consisted of two sections. The first section collected respondents' demographic and professional characteristics, including gender, age, position, and length of Coretax use. The second section measured six constructs based on the DeLone and McLean (2003) Information Systems Success Model, with indicators adapted from relevant previous studies, including Iivari (2005).

The original questionnaire contained 21 statements measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The constructs included system quality, information quality, service quality, use, user satisfaction, and net benefits. As the study relied on respondents' evaluations, net benefits were interpreted as perceived benefits rather than objectively verified improvements in tax administration.

The revised measurement model retained 14 indicators across the six constructs: system quality (3), information quality (3), service quality (2), use (2), user satisfaction (2), and perceived net benefits (2). Compared with the initial questionnaire, indicators X1.4, X2.2, X2.4, X3.1, X3.2, Y2.2, and Y3.2 were not retained in the revised SmartPLS model. The available manuscript does not document the complete theoretical justification for these exclusions, and the narrower construct coverage is therefore acknowledged as a limitation. Table 1 presents the indicators actually analyzed.

Table 1. Operationalization of Variables and Retained Indicators

Construct	Indicators	Code	Items
System Quality (X1)	Ease of use, reliability, response time	SQ1.1–SQ1.3	3
Information Quality (X2)	Completeness, accuracy, format	IQ2.1, IQ2.3, IQ2.5	3
Service Quality (X3)	Empathy, responsiveness	SVQ3.3–SVQ3.4	2
Use (Y1)	Frequency of use, nature of use	U1.1–U1.2	2
User Satisfaction (Y2)	Efficiency, overall satisfaction	US2.1, US2.3	2
Perceived Net Benefits (Y3)	Knowledge improvement, time saving	NB3.1, NB3.3	2
Total			**14**

Source: Processed primary data (2026)

3.3. Data Analysis

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 to estimate the measurement and structural relationships in the DeLone and McLean framework. All six constructs were specified as reflective. The revised algorithm output used 14 retained indicators, as reported in the measurement results.

The measurement model was evaluated using outer loadings, average variance extracted (AVE), Cronbach's alpha, rho_A, and composite reliability (rho_C). AVE values of at least 0.50 and composite reliability values of at least 0.70 were used as reference criteria, together with other reliability indicators (Hair et al., 2022). Discriminant validity was assessed through the Fornell–Larcker criterion (Fornell & Larcker, 1981) and the heterotrait–monotrait ratio (HTMT; Henseler et al., 2015). Additional reporting guidance for PLS-SEM recommends transparent evaluation of both measurement quality and structural estimates (Hair et al., 2019).

Second, the structural model (inner model) was evaluated using the variance inflation factor (VIF), coefficient of determination (R^2), adjusted R^2, effect size (f^2), and path coefficients. VIF

was used to assess potential collinearity among predictor constructs, while R^2 and adjusted R^2 indicated the explanatory power of the model. Effect size (f^2) was used to assess the relative contribution of each predictor to the endogenous constructs.

The research hypotheses concern nine direct paths and potential indirect paths via use and user satisfaction. Statistical significance would require bootstrapped standard errors or confidence intervals. The current manuscript supplies the revised PLS Algorithm coefficients but not corresponding bootstrap estimates for the 14-indicator model. Accordingly, the revised paths are reported descriptively and not interpreted as statistically confirmed effects. Given the cross-sectional design, the estimates describe associations rather than definitive causal relationships.

4. RESULTS AND DISCUSSION

4.1. Respondent Profile

The study analyzed 294 questionnaire responses from representatives of corporate taxpayers using Coretax in Semarang City. Respondents' characteristics were examined based on gender, position, age, and experience using Coretax, as presented in Table 2.

Table 2. Respondent Characteristics

Characteristic	Category	Number	Percentage (%)
Gender	Male	138	46.94
	Female	156	53.06
Position	Tax/finance staff	172	58.50
	Finance supervisor/manager	89	30.27
	Owner/director	33	11.22
Age	20–30 years	115	39.12
	31–40 years	128	43.54
	Over 40 years	51	17.35
Experience using Coretax	Less than 3 months	42	14.29
	3–6 months	165	56.12
	More than 6 months	87	29.59

Source: Processed primary data (2026)

As shown in Table 2, female respondents accounted for 53.06% of the sample, while male respondents represented 46.94%. Most respondents were aged 31–40 years (43.54%), followed by those aged 20–30 years (39.12%).

Regarding professional positions, tax or finance staff constituted the largest group (58.50%), followed by finance supervisors or managers (30.27%) and company owners or directors (11.22%). This composition indicates that most responses were provided by individuals involved in organizational financial or tax administration activities.

In terms of Coretax experience, 70.41% of respondents reported using the system for six months or less, while 29.59% had used it for more than six months. These characteristics suggest that the findings primarily reflect the perceptions of respondents with relatively limited experience using Coretax. Differences in user experience should therefore be considered when interpreting the results.

4.2. Measurement Model Evaluation (Outer Model)

The measurement model was evaluated using outer loadings, Average Variance Extracted (AVE), internal consistency reliability, and discriminant validity. The analyzed model retained 14 indicators across six reflective constructs, as presented in Table 3.

Table 3. Outer Loadings and Construct Reliability

Construct	Retained indicators and loadings	Alpha	rho_A	rho_C	AVE
System Quality (X1)	X1.1 = 0.829; X1.2 = 0.657; X1.3 = 0.798	0.658	0.691	0.807	0.585
Information Quality (X2)	X2.1 = 0.729; X2.3 = 0.787; X2.5 = 0.727	0.608	0.611	0.792	0.560
Service Quality (X3)	X3.3 = 0.784; X3.4 = 0.784	0.373	0.373	0.761	0.615
Use (Y1)	Y1.1 = 0.910; Y1.2 = 0.689	0.491	0.588	0.785	0.651
User Satisfaction (Y2)	Y2.1 = 0.804; Y2.3 = 0.808	0.459	0.459	0.787	0.649
Perceived Net Benefits (Y3)	Y3.1 = 0.822; Y3.3 = 0.782	0.446	0.449	0.783	0.643

Source: Processed primary data (2026)

The outer loadings ranged from 0.657 to 0.910. Of the 14 retained indicators, 12 exceeded the commonly recommended threshold of 0.70, while X1.2 (0.657) and Y1.2 (0.689) were slightly below this threshold. All six constructs achieved AVE values above 0.50, ranging from 0.560 to 0.651, indicating satisfactory convergent validity based on this criterion.

Composite reliability (rho_C) ranged from 0.761 to 0.807, exceeding the conventional threshold of 0.70. However, Cronbach's alpha ranged from 0.373 to 0.658, while rho_A ranged from 0.373 to 0.691. These results indicate that internal consistency reliability remains insufficient according to the latter two measures. Therefore, the satisfactory composite reliability values should be interpreted alongside these limitations rather than as conclusive evidence that all constructs are reliable. Discriminant validity was assessed using the Fornell–Larcker criterion and the heterotrait–monotrait ratio (HTMT). The Fornell–Larcker results are presented in Table 4.

Table 4. Fornell–Larcker Criterion

Construct	X1	X2	X3	Y1	Y2	Y3
X1	**0.765**					
X2	0.575	**0.748**				
X3	0.379	0.470	**0.784**			
Y1	0.357	0.270	0.394	**0.807**		
Y2	0.555	0.679	0.350	0.262	**0.806**	
Y3	0.470	0.633	0.389	0.373	0.507	**0.802**

Source: Processed primary data (2026)

The Fornell–Larcker results show that the square root of AVE for each construct exceeds its correlations with other constructs. Thus, all constructs meet the Fornell–Larcker criterion.

However, the HTMT assessment produced a different result. Seven construct pairs exceeded the commonly recommended threshold of 0.90. The highest values occurred between Information Quality and User Satisfaction (1.276), Information Quality and Perceived Net Benefits (1.220), and User Satisfaction and Perceived Net Benefits (1.119).

Additional HTMT values above 0.90 were observed for Information Quality and Service Quality (0.965), Service Quality and Use (0.943), Service Quality and Perceived Net Benefits (0.940), and System Quality and User Satisfaction (0.929).

These findings indicate potential discriminant validity problems that are not detected by the Fornell–Larcker criterion. Consequently, although the revised model meets the AVE and composite reliability thresholds, its overall measurement quality remains subject to limitations in internal consistency reliability and discriminant validity. These limitations should be considered

before drawing substantive conclusions from the structural model.

4.3. Structural Model Evaluation (Inner Model)

The structural model was evaluated using the coefficient of determination (R^2), adjusted R^2, variance inflation factor (VIF), and effect size (f^2). These measures were used to assess the explanatory power of the model, potential collinearity among predictor constructs, and the relative contribution of each predictor to the endogenous constructs.

Table 5. R-Square Results

Endogenous Construct	R^2	Adjusted R^2
Use (Y1)	0.206	0.197
User Satisfaction (Y2)	0.502	0.495
Perceived Net Benefits (Y3)	0.319	0.314

Source: Processed primary data (2026)

As shown in Table 5, system quality, information quality, and service quality collectively explained 20.6% of the variance in Use. Meanwhile, system quality, information quality, service quality, and use explained 50.2% of the variance in User Satisfaction. Furthermore, Use and User Satisfaction jointly explained 31.9% of the variance in Perceived Net Benefits.

Table 6. Collinearity Statistics and Effect Sizes

Structural Relationship	VIF	f^2
System Quality → Use	1.528	0.052
System Quality → User Satisfaction	1.608	0.070
Information Quality → Use	1.681	0.000
Information Quality → User Satisfaction	1.681	0.343
Service Quality → Use	1.313	0.091
Service Quality → User Satisfaction	1.433	0.000
Use → User Satisfaction	1.259	0.002
Use → Perceived Net Benefits	1.074	0.091
User Satisfaction → Perceived Net Benefits	1.074	0.264

Source: Processed primary data (2026)

Among the three endogenous constructs, User Satisfaction had the highest explanatory power. Nevertheless, substantial unexplained variance remained, particularly for Use and Perceived Net Benefits. The structural model was also assessed for collinearity and effect sizes, as presented in Table 6.

The VIF values ranged from 1.074 to 1.681, indicating no serious collinearity concerns among the predictor constructs. Regarding effect sizes, Information Quality had the largest contribution to User Satisfaction ($f^2 = 0.343$), approaching the conventional threshold for a large effect. User Satisfaction also demonstrated a medium effect size on Perceived Net Benefits ($f^2 = 0.264$).

In contrast, System Quality showed relatively small effect sizes on Use ($f^2 = 0.052$) and User Satisfaction ($f^2 = 0.070$). Service Quality had a small effect size on Use ($f^2 = 0.091$), while its contribution to User Satisfaction was negligible ($f^2 = 0.000$). Similarly, Use had a negligible effect size on User Satisfaction ($f^2 = 0.002$) but a small effect size on Perceived Net Benefits ($f^2 = 0.091$).

Overall, the structural model demonstrated varying levels of explanatory power across its endogenous constructs, with Information Quality and User Satisfaction making relatively substantial contributions to their respective outcomes. However, the significance of the structural

relationships must be assessed separately using bootstrapping, and their interpretation remains conditional on the adequacy of the measurement model.

4.4. Structural Path Estimates and Hypothesis Assessment

The revised 14-indicator PLS Algorithm produced estimates for the nine hypothesized direct relationships. Table 7 reports their standardized path coefficients. These coefficients describe the direction and relative magnitude of associations in the estimated sample; they are not, by themselves, tests of statistical significance.

Table 7. Structural Path Coefficients of the Revised Model

Hypothesis	Structural Relationship	Path Coefficient (β)
H1	System Quality → Use	0.251
H2	System Quality → User Satisfaction	≈0.236
H3	Information Quality → Use	−0.019
H4	Information Quality → User Satisfaction	0.536
H5	Service Quality → Use	0.307
H6	Service Quality → User Satisfaction	−0.006
H7	Use → User Satisfaction	0.036
H8	Use → Perceived Net Benefits	0.258
H9	User Satisfaction → Perceived Net Benefits	0.439

Source: Processed primary data (2026)

System quality had positive estimated coefficients with use (β = 0.251) and user satisfaction (β ≈ 0.236). Information quality showed a positive coefficient with user satisfaction (β = 0.536), but a near-zero coefficient with use (β = −0.019). These patterns are descriptive and do not establish statistically significant relationships.

Service quality had a positive coefficient with use (β = 0.307), whereas its coefficient with user satisfaction was near zero (β = −0.006). The estimated relationship between use and user satisfaction was also small (β = 0.036). These near-zero values should not be interpreted as proof of the absence of an effect.

Use (β = 0.258) and user satisfaction (β = 0.439) both had positive estimated coefficients with perceived net benefits. The coefficient for user satisfaction was numerically larger, but no formal test of the difference between these coefficients was available.

The supplied revised output does not include bootstrap standard errors, t-statistics, p-values, or confidence intervals from this same 14-indicator specification. Therefore, the nine hypotheses cannot be classified as statistically supported or unsupported based on Table 7. Decisions reported for an earlier measurement specification are not applied to the revised model.

Likewise, specific indirect-effect estimates with bootstrap confidence intervals were not supplied for the revised model. Possible pathways through use and user satisfaction can be discussed conceptually, but no statistically significant mediation is claimed in this manuscript.

4.5. Discussion

The revised model describes how corporate taxpayer respondents evaluated Coretax system quality, information quality, service quality, use, satisfaction, and perceived benefits. The estimated coefficients offer tentative patterns relevant to the DeLone and McLean framework, particularly in a system used to meet tax administration obligations. As inferential tests and some measurement-quality requirements remain unresolved, the interpretation below concerns estimated associations rather than established effects.

System Quality and Coretax Use and Satisfaction

The estimated coefficients connecting system quality with use ($\beta = 0.251$) and user satisfaction ($\beta \approx 0.236$) were positive. This pattern is compatible with the expectation that ease of use, reliability, and response time relate to users' experiences of a digital tax system (DeLone & McLean, 2003). Nevertheless, these coefficients do not establish that system quality is a statistically significant predictor.For corporate taxpayers, reliable access may be relevant when completing recurrent reporting and payment procedures. Because these activities may be required irrespective of users' preferences, reported usage should not be treated as a direct indicator of acceptance or satisfaction.

Information Quality and User Satisfaction

Information quality had the largest estimated coefficient among the predictors of user satisfaction ($\beta = 0.536$), together with an effect size of $f^2 = 0.343$. Its estimated coefficient with use was close to zero ($\beta = -0.019$). These are comparisons within the fitted model, not evidence that one relationship is statistically stronger than another.

The descriptive pattern is consistent with the possibility that completeness, accuracy, and presentation of tax information matter more to respondents' evaluation of Coretax than to how often they report using it. Information quality has a conceptual role in satisfaction within the DeLone and McLean model (DeLone & McLean, 2003; Iivari, 2005). This interpretation needs confirmation using inferential estimates from the revised model. A recent Coretax study likewise investigated associations among the quality dimensions, user satisfaction, and net benefits, although its empirical setting and measures should not be treated as identical to those in this analysis (Akbar Setyanto Putra et al., 2026).

Obligatory tax administration activities may help explain why information quality and reported use need not move together. However, regulatory pressure was not measured directly, and this explanation should be understood as a theoretical possibility rather than a result tested by the survey.

Service Quality and Coretax Use and Satisfaction

Service quality had an estimated positive coefficient with use ($\beta = 0.307$; $f^2 = 0.091$), while the coefficient with user satisfaction was nearly zero ($\beta = -0.006$; $f^2 = 0.000$). These figures describe different estimated patterns for the two outcomes, without establishing significance.

Importantly, the revised service quality measure retained only empathy and responsiveness. Assurance and helpdesk access were included in the original questionnaire but not in the 14-indicator model. Consequently, the current coefficients should not be interpreted as representing every aspect of service quality discussed in the literature.

The restricted construct coverage limits practical interpretations of the service quality results. The importance of excluded support dimensions cannot be assessed from this revised model.

Use and User Satisfaction

The estimated relationship between reported use and user satisfaction was close to zero ($\beta = 0.036$; $f^2 = 0.002$). This numerical pattern is relevant when considering how use and satisfaction may differ in a mandatory information system.

In a mandatory-use setting, respondents may access Coretax because a tax task must be completed rather than because they are satisfied with the system. This is compatible with the distinction between use and satisfaction discussed by Iivari (2005); however, a near-zero sample coefficient alone cannot establish that the relationship is absent in the population. This caution is also consistent with studies on mandated technology use and corporate experiences with Coretax

(Brown et al., 2002; Fitriyanti & Mayangsari, 2026).

The study did not measure regulatory pressure independently and did not verify usage using administrative records. The proposed explanation therefore remains interpretive.

Use, User Satisfaction, and Perceived Net Benefits

The estimated coefficients from use to perceived net benefits (β = 0.258) and from user satisfaction to perceived net benefits (β = 0.439) were both positive. Their effect sizes were f^2 = 0.091 and f^2 = 0.264, respectively. The latter is numerically larger, but the difference has not been tested statistically.

Taken together, these estimates suggest a possible role for satisfaction in respondents' perceptions of Coretax benefits, alongside reported use. In the revised measurement model, perceived net benefits were represented by knowledge improvement and time saving; information sharing was excluded. Interpretations must therefore remain limited to the outcomes actually measured.

These benefits are self-reported perceptions. The survey did not independently establish changes in administrative processing time, taxpayers' legal compliance, or government revenue, and it cannot demonstrate causal improvements in those outcomes.

Theoretical and Practical Implications

The potential contribution of the study is a context-specific descriptive assessment of the distinct roles of reported use and user satisfaction within the DeLone and McLean framework for corporate taxpayers. The present evidence does not support a claim that the proposed relationships or mediation mechanisms are statistically confirmed. Reviews of information-system success and digital tax administration also underscore the importance of examining perceived outcomes in relation to users and institutional context (Petter et al., 2008; Bassey et al., 2022).

For practice, the estimates point to information quality, system reliability, and users' experiences as reasonable priorities for further evaluation by the Directorate General of Taxes. They should be treated as areas for investigation rather than interventions proven effective by this study.

Interpretation is constrained by low Cronbach's alpha and rho_A, several HTMT values above the usual reference threshold, the restricted indicators retained for some constructs, and incomplete documentation of the sampling process. Bootstrap results for the revised model are also unavailable. Accordingly, the discussion offers preliminary insights and not definitive inferential findings.

5. CONCLUSION AND SUGGESTION

5.1. Conclusion

This study described the estimated relationships among system quality, information quality, service quality, reported use, user satisfaction, and perceived net benefits of Coretax using 294 responses from corporate taxpayer representatives in Semarang. The revised PLS-SEM model retained 14 of the 21 originally proposed measurement indicators.

In the revised model, information quality showed the largest estimated coefficient with user satisfaction (β = 0.536), whereas its coefficient with reported use was close to zero (β = −0.019). System quality showed positive coefficients with use (β = 0.251) and satisfaction (β ≈ 0.236). Service quality had a positive coefficient with use (β = 0.307), while its association with satisfaction was near zero (β = −0.006); use and satisfaction were also weakly associated in the fitted model (β = 0.036).

Both use (β = 0.258) and user satisfaction (β = 0.439) showed positive estimated coefficients with perceived net benefits, with the latter numerically larger. These patterns suggest that users' evaluations may be worth considering alongside reported use when assessing Coretax. Because bootstrapping results for this 14-indicator model were not supplied, no hypothesis is classified as statistically supported or unsupported, and no significance claim is made for indirect or mediation effects.

These conclusions are preliminary. Cronbach's alpha, rho_A, and several HTMT values raise measurement-quality concerns; the sampling and response-screening procedures are not fully documented; and the measured benefits are perceptions of knowledge improvement and time saving rather than verified fiscal or administrative outcomes.

5.2. Suggestions

The Directorate General of Taxes (DGT) could further evaluate the accuracy, completeness, and presentation of information in Coretax, together with users' experiences of reliability and response time. These priorities are suggested by the descriptive patterns, not established causal effects.

User assistance and training may also merit independent evaluation. The present revised service quality measure does not include assurance or helpdesk access, so it cannot establish the effects of these specific services.

This study is limited to participating corporate taxpayer representatives in Semarang and relies on self-reported survey responses. The exact survey dates and respondent-screening procedures were not documented in the manuscript. Seven of the original indicators were omitted from the revised model, narrowing construct coverage. Although the AVE and composite reliability figures meet common reference values, low Cronbach's alpha and rho_A and several HTMT values above 0.90 prevent strong claims about measurement adequacy. The revised bootstrap results and model-fit statistics were unavailable.

Future studies should document sampling procedures more fully, strengthen and validate the measurement scales, and test the proposed paths and indirect effects using a single consistently specified model. Broader or longitudinal samples could clarify whether the tentative patterns vary across taxpayer groups and stages of Coretax experience.

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