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Understanding Behavioral Intention to Use Coretax: The Role of Tax Literacy, Perceived Usefulness, and Perceived Ease of Use among MSME Taxpayers in Asia Mega Mas

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ABSTRACT

This study analyzes the effect of tax literacy, perceived usefulness, and perceived ease of use on the behavioral intention to use Coretax among Micro, Small, and Medium Enterprises (MSMEs) in the Asia Mega Mas area, Medan City. This quantitative study used primary survey data from 41 MSMEs, selected through purposive sampling from a population of 112, that held a Taxpayer Identification Number (NPWP) and used Coretax. The analysis included validity and reliability tests, descriptive statistics, classical assumption tests, multiple linear regression, t-test, F-test, and Adjusted R^2; the instrument was valid and reliable. Tax literacy (B = 0.275, p = 0.034), perceived usefulness (B = 0.286, p = 0.027), and perceived ease of use (B = 0.400, p = 0.008) each positively and significantly affect the intention to use Coretax, with $t_{calculated}$ values (2.205, 2.298, 2.802) exceeding the t_{table} value of 2.02619. Simultaneously, the three variables have a significant effect ($F_{calculated}$ 13.157 > F_{table} 2.86; $p < 0.001$). The Adjusted R^2 of 0.477 indicates that 47.7% of the variation in intention is explained by the model. These findings apply only to NPWP-holding MSMEs using Coretax in the study area, not to non-users or all MSMEs.

Keywords: Behavioral Intention to Use Coretax, MSMEs, Perceived Ease of Use, Perceived Usefulness, Tax Literacy

INTRODUCTION

The digitalization of public services is an Indonesian government priority. The Directorate General of Taxes (DJP) launched Coretax on December 31, 2024, as a technology-based system to modernize tax administration (Panjaitan & Yuna, 2024). In use since January 1, 2025, it replaced several separate applications, raising great expectations among Micro, Small, and Medium Enterprises (MSMEs) subject to the 0.5% final income tax. Previously, taxpayers had to access several systems to file tax returns (SPT), which lengthened reporting and risked data inconsistencies; Coretax integrates all tax services into one system, making reporting simpler, faster, and more efficient (Nisa et al., 2026). However, convenience alone does not guarantee strong usage intention. MSME actors still face limited access to and understanding of technology, with low digital literacy the main barrier (Nisa et al., 2026). Intention to use Coretax may thus depend on tax literacy, a person's understanding of the tax system and of their rights and obligations as a taxpayer (Triansyah & Putra, 2025), and on how useful and easy to use MSME actors find the system. No preliminary local assessment (survey, interview, or other) was conducted among MSMEs in Asia Mega Mas, so these barriers come from prior literature, and this study does not assume that all MSMEs in the area have low tax literacy or face them.

Perceived usefulness and perceived ease of use are core constructs of the Technology Acceptance Model (TAM), which has been applied to Coretax. (Pradnyadewi & Diatmika, 2025) found that system quality relates positively to both constructs, which relate to

intention and then actual usage. (Tedjakusuma et al., 2026) found that usefulness and user satisfaction positively predicted continuous usage intention; tax literacy did not moderate the usefulness-continuance link but related directly to intention. (Palullungan et al., 2026) found that usefulness, ease of use, and perceived risk each positively and significantly affected intention. These studies differ in respondents, outcome constructs, and models, and none appears to focus on MSME taxpayers already using Coretax.

This study is thus a local, partial replication and extension. Using multiple linear regression on single-period survey data, it tests whether tax literacy, perceived usefulness, and perceived ease of use are each related to intention, and jointly explain its variation, among NPWP-holding MSME taxpayers in Asia Mega Mas who use Coretax. It does not aim to resolve earlier discrepancies or propose a new theory; its contribution is local evidence for an unstudied user group using a replicable model.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), proposed by (Davis, 1989), holds that perceived usefulness and perceived ease of use shape acceptance of a technology, reflected in the intention to use it. TAM is relevant because Coretax is a technology-based tax administration system, and tax literacy is added because using it effectively requires understanding tax obligations, rights, and procedures.

Behavioral Intention to Use Coretax

According to (H. H. Putri et al., 2022), Behavioral Intention to Use refers to the degree to which a person's use of technology can be predicted from the user's attentive attitude toward that technology, for example, the desire to add supporting peripherals, the motivation to keep using it, and the desire to motivate other users. According to (Fakhri et al., 2022), behavioral intention to use is a behavioral tendency to continue applying a technology. According to (Zafitri & Putra, 2023), intention to use is the decision to use a system, with the expectation of long-term use. These definitions share the idea of readiness to use, and to keep using, a technology. In this study, behavioral intention to use Coretax refers to the intention of MSME taxpayers who have used Coretax to continue using it in the future for their tax obligations, to recommend it to other MSME actors, and to extend its use beyond routine tax reporting. According to (Pawitri & Anggara, 2025), the indicators used for the intention to use Coretax are as follows:

1. Intention to Use
2. Recommendation
3. Expanded Usage

Tax Literacy

According to (Kusumadewi & Dyarini, 2022), tax literacy can be defined as an individual's knowledge and ability to read tax-related information, understand that information, and act on it by making decisions. According to (D. R. Putri & Junaidi, 2023), tax literacy can be defined as an individual's knowledge and skills to read tax information, understand it, and follow it up in decision-making. According to (Ristanto & Budiantara, 2024), tax literacy is the ability of individuals or society to understand the basic concepts of taxation, including tax obligations, rights, and procedures. According to (Angelica & Wenny, 2025), the indicators used for tax literacy are as follows:

1. Understanding the types of MSME taxes
2. Knowledge of tax regulations
3. Understanding and exercising taxpayer rights

Perceived Usefulness

According to (Dewanti et al., 2023), perceived usefulness is the user's perception of the usefulness of information technology. According to (Sari & Putri, 2024), perceived

usefulness is defined as the extent to which a person believes that using a particular system will improve their job performance. According to (Rasmon, 2022), perceived usefulness is how strongly an individual believes that using a particular technology will improve their performance. According to (Agung & Tanamal, 2021), the indicators used for perceived usefulness are as follows:

1. Useful for increasing productivity.
2. Useful for simplifying the tax reporting process.
3. Useful for increasing the effectiveness of tax reporting.
4. Useful for improving tax reporting performance.

Perceived Ease of Use

According to (Rosyad & Harsono, 2021), Perceived Ease of Use (PEU) can be defined as a person's belief that using a system requires little effort. According to (Benarda et al., 2026), perceived ease of use is defined as the degree of an individual's belief that a technology system is easy to learn and use without requiring great effort. According to (Setiawati et al., 2021), perceived ease of use is defined as the extent to which prospective users expect the target system to be easy to apply. According to (Agung & Tanamal, 2021), the indicators used for perceived ease of use are as follows:

1. Easy to use
2. Easy to learn
3. Skillful

The relationships discussed above are summarized in the conceptual framework in Figure 1:

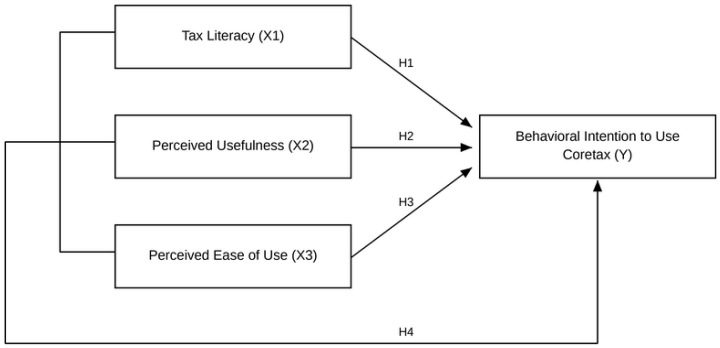


Figure 1. Conceptual Framework

In Figure 1, Tax Literacy (X1), Perceived Usefulness (X2), and Perceived Ease of Use (X3) are the predictors, and Behavioral Intention to Use Coretax (Y) is the outcome. The following hypotheses are proposed:

H1: Tax Literacy has a significant effect on Behavioral Intention to Use Coretax among MSMEs in Asia Mega Mas
H2: Perceived Usefulness has a significant effect on Behavioral Intention to Use Coretax among MSMEs in Asia Mega Mas
H3: Perceived Ease of Use has a significant effect on Behavioral Intention to Use Coretax among MSMEs in Asia Mega Mas
H4: Tax Literacy, Perceived Usefulness, and Perceived Ease of Use have a significant effect on Behavioral Intention to Use Coretax among MSMEs in Asia Mega Mas

RESEARCH METHOD

This study uses a quantitative approach with primary data, that is, data collected directly by the researcher (Hutapea & Wondabio, 2025). It was conducted from June to September 2026 in Asia Mega Mas, Medan City, an area known for a relatively high number of active MSMEs, particularly those registered as taxpayers and potential Coretax users. The population was identified through direct enumeration, in which the researcher visited the Asia Mega Mas complex in person in June 2026. A business was classified as an MSME based on shop size, number of employees, form of business premises, and direct questions to the owner or staff. Purposive sampling, in which the researcher sets specific criteria so that participants suit the study's purpose (Sinaga et al., 2025), was applied to MSMEs holding a Taxpayer Identification Number (Nomor Pokok Wajib Pajak, NPWP) and using Coretax. Data were collected by distributing questionnaires, a technique in which respondents answer a series of written questions or statements (Krar et al., 2022), to MSME actors in the complex who met these criteria, and were analyzed using IBM SPSS Statistics Version 27.

Table 1.
Sample Selection Criteria

No	Criteria	Total Respondents
1	MSMEs located in Asia Mega Mas	112
2	MSMEs without a Taxpayer Identification Number (NPWP)	(67)
3	MSMEs not using the Coretax system	(4)
4	MSMEs that meet the sample criteria and were selected as the research sample	41

Source: Processed data, 2026

Table 1 shows the sequential screening that yielded the 41 eligible MSMEs. Of the 45 NPWP holders, four did not use Coretax because, according to the business actors visited, they feared the system was difficult, had paid taxes only before Coretax existed, or had only registered for an NPWP.

In this cross-sectional survey, questionnaires were distributed in person to one respondent per MSME, the owner or manager, so the unit of analysis is the MSME (41 observations). Some respondents operated Coretax themselves, some relied on younger family members, and a considerable number used a tax consultant. The 26 positively worded statements were rated on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree), so no reverse coding was needed. Item scores were summed per variable, so higher scores indicate higher self-reported tax literacy, perceived usefulness, perceived ease of use, and behavioral intention.

The 41 observations give about 13.7 per predictor (41 ÷ 3), above the rule of thumb of 10, although the sample remains small. Because only NPWP-holding, Coretax-using MSMEs were sampled, and some respondents relied on family members or consultants, the findings apply only to eligible MSMEs in Asia Mega Mas, not to nonusers or all MSMEs in Medan.

RESULTS

Validity and Reliability Tests

According to (Sugiyono, 2022), validity is the degree of accuracy between the data that occur in the research object and the data reported by the researcher. Validity and reliability were tested on a pilot sample of 30 respondents, separate from the 41 main-study respondents, with data collected in June. An item is valid if r-calculated, the Pearson correlation between the item score and the total score of its variable, exceeds

the r-table value of 0.361 (df = 30 − 2 = 28, 5% significance level, two-tailed). All items were valid, with r-calculated ranging from 0.752 to 0.872 for Tax Literacy, 0.593 to 0.843 for Perceived Usefulness, 0.806 to 0.890 for Perceived Ease of Use, and 0.865 to 0.909 for Behavioral Intention to Use Coretax.

According to (Subhaktiyasa, 2024), reliability is the consistency of results obtained by an instrument across different measurements under similar conditions; a variable is reliable if Cronbach's Alpha > 0.6. All variables were reliable: Tax Literacy (0.892), Perceived Usefulness (0.870), Perceived Ease of Use (0.918), and Behavioral Intention to Use Coretax (0.938). The instrument is therefore suitable for use in the main study.

Descriptive Statistics

According to (Mas et al., 2024), descriptive statistics are statistics used to analyze data by describing or illustrating the data as collected, without intending to draw conclusions or broad generalizations. In this study, the descriptive statistics used are the mean, standard deviation, maximum, and minimum.

Table 2.
Descriptive Statistics Results

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Tax Literacy	41	11	30	23.61	4.888
Perceived Usefulness	41	13	38	28.73	5.395
Perceived Ease of Use	41	7	27	18.24	4.898
Behavioral Intention to Use Coretax	41	8	27	18.56	5.065
Valid N (listwise)	41				

Source: Processed data, 2026

The table shows 41 observations from MSME taxpayer respondents in Asia Mega Mas. Tax literacy ranged from 11 to 30 (M = 23.61, SD = 4.888); perceived usefulness from 13 to 38 (M = 28.73, SD = 5.395); perceived ease of use from 7 to 27 (M = 18.24, SD = 4.898); and behavioral intention to use Coretax from 8 to 27 (M = 18.56, SD = 5.065).

Normality Test

According to (V. R. Putri et al., 2025), the normality test is conducted to determine whether the residuals of the regression model are normally distributed. The normality test can be performed using the Kolmogorov-Smirnov (K-S) test with the Lilliefors significance correction, because the mean and standard deviation of the residuals are estimated from the sample, if the significance value is > 0.05, no evidence of departure from normality is found, whereas if it is < 0.05, the residuals are not normally distributed (Wahyuni, 2021).

Figure 2 and Figure 3 show the normal P-P plot and the histogram of the standardized residuals of the regression model (dependent variable: Behavioral Intention to Use Coretax), and Table 3 reports the K-S test on the unstandardized residuals.

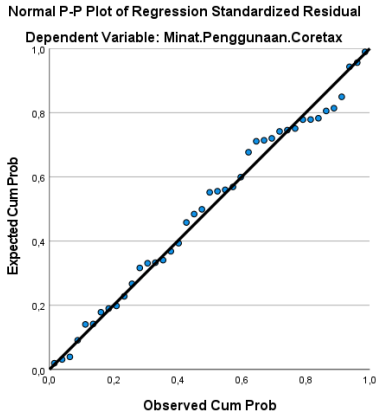


Figure 2. Normal P-P Plot of Regression Standardized Residuals

The figure above shows that the data points spread along the diagonal line. This pattern suggests that the residuals are approximately normally distributed.

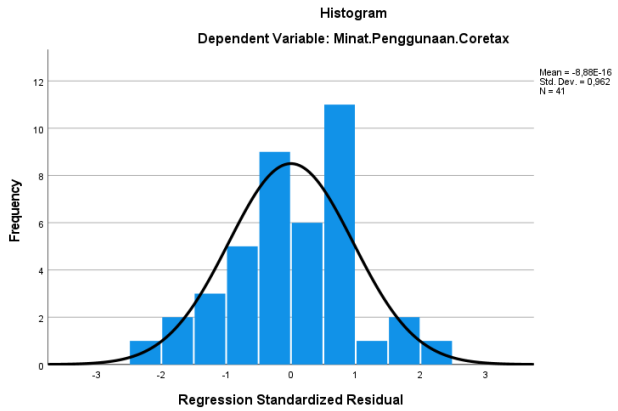


Figure 3. Histogram of Regression Standardized Residuals

The figure above shows that the distribution of the standardized residuals is roughly symmetrical and bell-shaped around zero. This suggests that the residuals are approximately normally distributed, although with only 41 observations a histogram should be interpreted with caution and is supported by the Kolmogorov-Smirnov test below.

Table 3.
Kolmogorov-Smirnov Normality Test Results

Statistic	Value
N	41
Residual mean	0.000
Residual standard deviation	3.523
Test statistic (D)	0.084
Asymp. Sig. (2-tailed)	0.200
Monte Carlo Sig. (2-tailed)	0.651
99% CI of Monte Carlo Sig.	0.638–0.663

Source: Processed data, 2026

The Kolmogorov-Smirnov test on the unstandardized residuals yields a test statistic of 0.084, an Asymp. Sig. (2-tailed) of 0.200, and a Monte Carlo Sig. (2-tailed) of 0.651 (99% CI: 0.638–0.663). Because 0.200 is only a lower bound of the true significance, the

Monte Carlo value serves as the main reference. Both values exceed 0.05, so no evidence of departure from normality was found. Together with the plots, this indicates approximately normal residuals, although neither the test nor the plots conclusively prove normality.

Heteroscedasticity Test

According to (V. R. Putri et al., 2025), the heteroscedasticity test examines whether residual variance is unequal; a good model is homoscedastic. Heteroscedasticity does not occur if the points in Figure 4 (studentized residuals against standardized predicted values) are randomly spread above and below zero on the Y-axis without a funnel-shaped, curved, or other systematic pattern (Wahyuni, 2021).

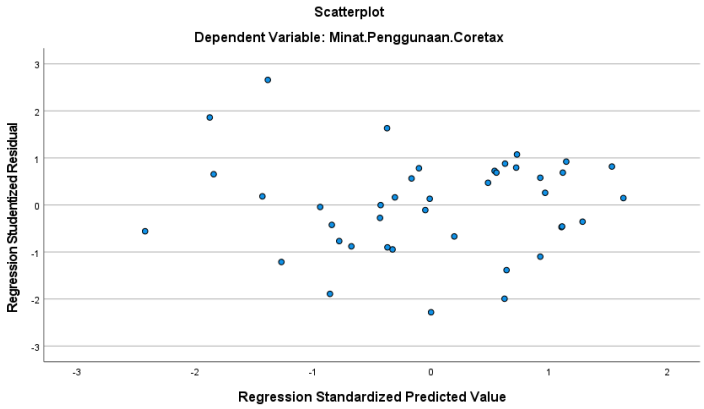


Figure 4. Heteroscedasticity Test Results

The data points are spread above and below zero on the Y-axis without a clear funnel-shaped or other systematic pattern, and no point lies beyond ±3. Visually, therefore, there is no evidence of heteroscedasticity or non-linearity, though this conclusion is stated cautiously because visual inspection is subjective and the sample is small. Independence of observations rests on the survey design (one response per MSME). Influential observations were not examined separately, which is a limitation of this study.

Multicollinearity Test

According to (V. R. Putri et al., 2025), the multicollinearity test is conducted to determine whether the independent variables used are correlated with one another; a good regression model should not show multicollinearity. According to (Wahyuni & Henti, 2022), the multicollinearity test is carried out by examining the tolerance and variance inflation factor (VIF) values. The data are considered free of multicollinearity if Tolerance > 0.1 and VIF < 10.

Table 4.
Multicollinearity Test Results

Variable	Collinearity Statistics	
	Tolerance	VIF
Tax Literacy	0.904	1.106
Perceived Usefulness	0.745	1.342
Perceived Ease of Use	0.686	1.457

Source: Processed data, 2026

The multicollinearity test shows Tolerance values of 0.904 (tax literacy), 0.745 (perceived usefulness), and 0.686 (perceived ease of use), all above 0.1, and VIF values of 1.106, 1.342, and 1.457, respectively, all below 10. The independent variables therefore do not

exhibit multicollinearity. However, low VIF values address only multicollinearity and do not by themselves establish the other regression assumptions.

Multiple Linear Regression Analysis

According to (Budanti & Mariati, 2024), multiple linear regression analysis is used to measure the effect of the independent variables on the dependent variable.

The regression equation used in this study is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where:
Y : Behavioral Intention to Use Coretax
X_1 : Tax Literacy
X_2 : Perceived Usefulness
X_3 : Perceived Ease of Use
α : Constant
β_1, β_2, and β_3 : Regression coefficients
e : Error

Table 5.
Multiple Linear Regression Analysis Results

Variable	B	SE	β	t	p	Tolerance	VIF
(Constant)	−3.437	3.956	–	−0.869	0.391	–	–
Tax Literacy	0.275	0.125	0.265	2.205	0.034	0.904	1.106
Perceived Usefulness	0.286	0.124	0.304	2.298	0.027	0.745	1.342
Perceived Ease of Use	0.400	0.143	0.387	2.802	0.008	0.686	1.457

Source: Processed data, 2026

Based on the table above, the multiple linear regression equation in this study is as follows:

Behavioral Intention to Use Coretax = -3.437 + 0.275 Tax Literacy + 0.286 Perceived Usefulness + 0.400 Perceived Ease of Use + e

The constant (−3.437) is not interpreted substantively, as zero scores on all predictors fall outside the observed ranges. The unstandardized coefficients (B) for Tax Literacy (0.275), Perceived Usefulness (0.286), and Perceived Ease of Use (0.400) are all positive. Each B is the difference in predicted Behavioral Intention to Use Coretax score associated with a one-unit higher score on that predictor, holding the others constant (e.g., one more Tax Literacy point corresponds to a 0.275-point higher predicted intention score). The standardized coefficients (Beta = 0.265, 0.304, 0.387) are expressed in standard deviation units and are used to compare the predictors' relative size, whereas B uses the original score units.

t-Test

According to (Rafsanjani et al., 2025), the t-test, also known as the partial test, is used to examine the effect of each independent variable individually on the dependent variable. The data are declared significant partially if the significance value is smaller than α = 0.05 (Wahyuni, 2018).

Table 6.
t-Test Results

Variable	t	Sig.
(Constant)	-0.869	0.391
Tax Literacy	2.205	0.034
Perceived Usefulness	2.298	0.027
Perceived Ease of Use	2.802	0.008

Source: Processed data, 2026

The t_{table} value (α = 0.05, two-tailed, df = 41 − 3 − 1 = 37) is 2.02619. Tax Literacy (t = 2.205, p = 0.034), Perceived Usefulness (t = 2.298, p = 0.027), and Perceived Ease of Use (t = 2.802, p = 0.008) each exceed this value with p < 0.05. Each therefore has a significant effect on the Behavioral Intention to Use Coretax among MSME taxpayers in Asia Mega Mas.

F-Test
According to (Rafsanjani et al., 2025), the F-test is used to determine the joint, overall effect of the independent variables on the dependent variable. The data are declared significant simultaneously if the significance value is smaller than α = 0.05 (Wahyuni, 2018).

Table 7.
F-Test Results

Source	SS	df	MS	F	p
Regression	529.6	3	176.55	13.157	<0.001
Residual	496.5	37	13.42		
Total	1026.1	40			

Source: Processed data, 2026

The F_{table} value (α = 0.05; df = 3 and 41 − 3 − 1 = 37) is 2.86. The $F_{calculated}$ value of 13.157 exceeds it, F(3, 37) = 13.157, p < 0.001, so the null hypothesis that all slope coefficients equal zero is rejected and the model is significant overall. Tax Literacy, Perceived Usefulness, and Perceived Ease of Use thus simultaneously affect Behavioral Intention to Use Coretax among MSME taxpayers in Asia Mega Mas. This test concerns the overall model only; it does not show that each predictor is significant or positive, or that they interact, which remains based on the t-tests in Table 6.

Coefficient of Determination Test
According to (Rafsanjani et al., 2025), the coefficient of determination shows the level of contribution of the independent variables (X) to the dependent variable (Y). The higher the R^2 value, the greater the regression model's ability to explain the dependent variable, and the better the model is considered to describe the relationships between the variables studied.

Table 8.
Coefficient of Determination Test Results

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.718	0.516	0.477	3.663

Source: Processed data, 2026

The three predictors explain 51.6% of the variation in Behavioral Intention to Use Coretax in this sample ($R^2 = 0.516$); adjusted for the number of predictors, this is 47.7% (Adjusted $R^2 = 0.477$). The remaining variation is not explained by the model.

Variable Contribution

According (Irianto et al., 2025), the contribution of each independent variable to the dependent variable is calculated through the effective and relative contributions, where the effective contribution is indicated by the coefficient of determination (R^2), while the total relative contribution of all independent variables is 100%.

Table 9.
Variable Contribution Results

Variable	Correlation Coefficient	Beta	Effective Contribution (%)	Relative Contribution (%)
Tax Literacy	0.425	0.265	11.26%	21.83%
Perceived Usefulness	0.535	0.304	16.26%	31.52%
Perceived Ease of Use	0.622	0.387	24.07%	46.65%
Total			51.6%	100%

Source: Processed data, 2026

Effective Contribution (EC = Beta × zero-order r × 100%) is 11.26% for Tax Literacy, 16.26% for Perceived Usefulness, and 24.07% for Perceived Ease of Use, totaling 51.6%, which equals R^2 (0.516), not Adjusted R^2. Unrounded SPSS values were used, so small rounding differences may occur. Relative Contribution (RC = EC / total EC × 100%) expresses each variable's share of the explained variation (51.6%), not of the total variation: 21.83% for Tax Literacy, 31.52% for Perceived Usefulness, and 46.65% for Perceived Ease of Use (total 100%). In this sample and model, Perceived Ease of Use contributes most, followed by Perceived Usefulness and Tax Literacy. These contributions are descriptive and do not indicate causal effects.

DISCUSSION

The Effect of Tax Literacy on Behavioral Intention to Use Coretax

Tax Literacy has a significant positive effect on Behavioral Intention to Use Coretax among MSME taxpayers in Asia Mega Mas, so H1 is accepted: a higher Tax Literacy score is associated with a higher intention score. This is in line with the direct role of tax literacy in continuous usage intention reported by (Tedjakusuma et al., 2026) in a PLS-SEM study of 535 Coretax users; only the direction is compared, as the models and outcome measures differ.

The Effect of Perceived Usefulness on Behavioral Intention to Use Coretax

Perceived Usefulness also has a significant positive effect on intention, so H2 is accepted. This is consistent with (Palullungan et al., 2026) and (Pawitri & Anggara, 2025): the more useful taxpayers find Coretax in completing their tax obligations, the higher their intention. Their models and samples differ, so the comparison is conceptual, not a replication.

The Effect of Perceived Ease of Use on Behavioral Intention to Use Coretax

Perceived Ease of Use also has a significant positive effect on intention, so H3 is accepted. This is consistent with (Palullungan et al., 2026) and (Pawitri & Anggara, 2025): the easier taxpayers find Coretax to operate, the higher their intention. As above, the comparison is conceptual.

The three variables jointly have a significant effect on intention, so H4 is accepted. This concerns the overall model, not whether every predictor is significant, which H1 to H3 address. It is not directly comparable with (Tedjakusuma et al., 2026), who used a broader PLS-SEM path model (including system quality, perceived compulsion, and tax literacy) rather than an overall F-test of three predictors. That study conceptually supports the direct contribution of tax literacy and perceived usefulness to continuous usage intention, but does not confirm the joint test reported here.

The model explains about half of the variation in intention in this sample; the remainder may reflect unexamined variables, measurement error, random variation, or model misspecification. Perceived Ease of Use has the largest relative contribution, followed by Perceived Usefulness and Tax Literacy. These contributions are descriptive, not causal, and do not show that the coefficient of Perceived Ease of Use is statistically larger than the others.

All hypothesis decisions are summarized in Table 10.

Table 10.
Summary of Hypothesis Testing Decisions

Hypothesis	Relationship Tested	B	Statistic	p	Decision
H1	Effect of Tax Literacy on Behavioral Intention to Use Coretax	0.275	t = 2.205	0.034	Accepted
H2	Effect of Perceived Usefulness on Behavioral Intention to Use Coretax	0.286	t = 2.298	0.027	Accepted
H3	Effect of Perceived Ease of Use on Behavioral Intention to Use Coretax	0.400	t = 2.802	0.008	Accepted
H4	Joint effect of Tax Literacy, Perceived Usefulness, and Perceived Ease of Use on Behavioral Intention to Use Coretax	–	F = 13.157	< 0.001	Accepted

Source: Processed data, 2026

CONCLUSION

Among NPWP-holding MSME taxpayers in Asia Mega Mas who use Coretax, Tax Literacy, Perceived Usefulness, and Perceived Ease of Use each have a significant positive relationship with Behavioral Intention to Use Coretax. Together they explain about half of the variation in intention (Adjusted R^2), with Perceived Ease of Use contributing most. These findings apply only to the eligible Coretax users studied, not to nonusers or all MSMEs in Medan.

Limitations: the sample is small, local, and purposively selected, so MSMEs avoiding Coretax are not represented. No preliminary local assessment was conducted, so the barriers in the introduction come from prior literature. Measures were self-reported, some respondents were assisted by family members or tax consultants, and single-period data cannot establish causation or sustained intention.

Tax authorities and MSME communities may offer Coretax usage assistance and tax information, pending further evaluation. Future studies should use larger samples

including nonusers, collect local preliminary evidence, apply longitudinal designs, and add other variables.

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