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Continuance Intention to Use Coretax DJP for Tax Return Filing: The Roles of Satisfaction, Perceived Usefulness, and Service Quality among Individual Taxpayers at KPP Pratama Medan Barat

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ABSTRACT

This study examines the associations of taxpayer satisfaction, perceived usefulness, and digital tax service quality with continuance intention to use Coretax DJP for tax return filing. A cross-sectional survey involved 100 individual taxpayers registered at KPP Pratama Medan Barat who had previously filed tax returns through Coretax DJP. Respondents were selected using non-probability incidental sampling, with a separate group of 30 respondents used for instrument testing. Data were analyzed using multiple linear regression based on summed questionnaire scores. The results showed the perceived usefulness (B = 0.287, p = .002) and digital tax service quality (B = 0.222, p = .001) were significantly associated with continuance intention. Conversely, taxpayer satisfaction showed no statistically significant partial association (B = 0.017, p = .880). The model explained 56.9% of the observed variation in continuance intention scores, with adjusted R^2 = .556. These findings suggest that perceived usefulness and overall digital service quality are relevant to taxpayer's intentions to continue using Coretax DJP. However, the cross-sectional design, non-probability sampling, and potential measurement overlap limit causal interpretation and statistical generalizability.

Keywords: Coretax DJP, Continuance Intention, Taxpayer Satisfaction, Perceived Usefulness, Tax Service Quality

INTRODUCTION

Coretax DJP represents an integrated approach to Indonesian tax administration, connecting registration, reporting, payments, and other services. Its implementation began in 2025, whereas filing annual income tax returns for the 2025 tax year through Coretax began in 2026. The Directorate General of Taxes reported initial annual-return submissions in January 2026 (Pajak, 2026). Distinguishing these dates matters because prior account activation or use of another Coretax feature is different from experience of filing a return.

Taxpayer satisfaction is one factor that determines continuance intention to use of Coretax for annual tax return filing. Satisfaction develops when users compare their actual experience of using system with their prior expectations. Users who develop an overall positive impression after interacting with a system carry that experience forward as a basis for evaluation, which subsequently shapes their tendency to use the system

again in the future. This view is supported by (Ahmad et al., 2025), who found that perceived satisfaction affects the intention to continue using a system.

In addition to taxpayer satisfaction perceived usefulness plays a role in encouraging the intention to continue using Coretax. Previous research by (Hunneman & Napitupulu, 2025) showed that perceived usefulness affects user's intention to continue using a system. The greater benefits taxpayers perceive from using Coretax for annual tax return filing, the stronger their tendency to continue using it.

In addition to satisfaction and perceived usefulness, continuance intention to use of Coretax may also be influenced by service quality. A previous study by (Ramdhony et al., 2023) found that tax service quality determines continuance intention. Therefore, system administrators, in coordination with public administration authorities, need to strengthen user loyalty and encourage greater use of the service.

Prior studies have already examined continuance in electronic taxation. (Ramdhony et al., 2023) studied e-filing in Mauritius using an integrated information systems success and trust framework, including usefulness. (Maharani et al., 2023) examined quality and satisfaction in an Indonesian e-filing mediation model. More directly, (Tedjakusuma et al., 2026) investigated Coretax continuous usage intention with system quality, usefulness, satisfaction, perceived compulsion, and tax literacy. Accordingly, neither Coretax continuance nor combining familiar user-evaluation variables constitutes a wholly new research topic.

This study contributes a local examination of the partial associations of three user evaluations with intention to continue using Coretax for return filing during its early annual-filing period. It focuses on experienced individual taxpayers at KPP Pratama Medan Barat and on a broad digital service quality measure covering access, speed, reliability, perceived security, and assistance. Its contribution is contextual evidence from a specified user group rather than a claim to develop a new theory or identify previously unstudied predictors. The objectives are to assess each predictor while accounting for the other two and to evaluate whether the three-predictor model improves on an intercept-only model.

LITERATURE REVIEW

Expectation-Confirmation Theory

Expectation-confirmation theory explains satisfaction through the relationship between expectations and experienced performance (Oliver, 1980). (Bhattacherjee, 2001) expectation-confirmation model of information systems continuance provides the main theoretical foundation: satisfaction and post-use usefulness inform continuance intention, while confirmation informs satisfaction and usefulness. The present regression examines selected associations informed by this model. It does not test the full model because confirmation is not specified as a separate variable and the relationships among predictors are not modelled.

(Davis, 1989) supplies the conceptual basis for usefulness as a belief about performance improvement. (DeLone & McLean, 2003) information systems success model provides a complementary basis for relating quality assessments, satisfaction, and use or intention. It distinguishes system, information, and service quality. Here, the measured quality variable deliberately spans features of the digital service experience, including technical reliability. It therefore should not be interpreted as a pure measure of staff service quality or as a separate test of all quality dimensions in the original success model.

Continuance Intention

Continuance intention is a respondent's stated intention, plan, or willingness to use Coretax again for tax return filing. (Zhang et al., 2025) define continuance intention as user's commitment to maintain their use of a technology, formed through accumulated experience and expectations of that technology. (Shi et al., 2025) further describe continuance intention as an individual's willingness to maintain the use of a product or service over time. According to (Arifani, 2025), continuance intention to use can be measured through the following indicators:

1. Intend
2. Plan
3. Will

Taxpayer Satisfaction

Taxpayer satisfaction here is defined as a user's satisfaction of using Coretax for tax filings. According to (Muhamad Azharudin & Linawati, 2026), taxpayer satisfaction is a condition in which the tax services received are able to meet taxpayer's needs and expectations. (Murdiati, 2024) explains that taxpayer satisfaction is an important factor in tax-product marketing activities that focus on the alignment between taxpayer's expectations and the realization of government initiatives, both in terms of service and the outcomes of tax-product implementation in national development. (Kribiyantara et al., 2024) state that taxpayer satisfaction is the feeling experienced by taxpayers after comparing the performance or outcomes of a tax a-system with their expectations. (Kribiyantara et al., 2024) also identify the following indicators of taxpayer satisfaction:

1. User satisfaction
2. Effectiveness and efficiency
3. Fulfillment of expectations

Perceived Usefulness

According to (Nugraha & Prabawa, 2024), perceived usefulness is an individual's assessment of a product based on the extent of the benefits obtained from using it. (Hendra et al., 2024) define perceived usefulness as a person's belief about the extent to which a technology or service can effectively help achieve goals or meet needs. (Vania et al., 2025) likewise describe perceived usefulness as the extent to which users believe that using a particular technology will improve their performance. According to (Agung & Tanamal, 2021), there indicators of perceived usefulness are as follows:

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

Tax Service Quality

According to (Widiastuti et al., 2026), tax service quality measures the extent to which tax administration services are able to meet taxpayer's expectations and needs. (Handoyo et al., 2024) defines tax service quality the ability of tax institutions to provide services that meet taxpayer's expectations and foster satisfaction and trust in the applicable tax system. (Aprillia & Kurniawati, 2025) states that tax service quality is a key factor in building a fair, effective, and efficient tax system. According to (Kamil et al., 2025), tax service quality is measured through the following indicators:

1. Ease of access to digital services, such as e-filing and e-billing
2. Service speed, including the time required to complete tax procedures
3. System reliability, including minimal technical disruptions
4. Taxpayer data security, including the protection of personal information
5. Availability of technical assistance or user guidance through online portals or tax service channels

Table 1.
Measurement of Research Variables

Variable	Indicators and Item Code	Source	Scale
Taxpayer Satisfaction	1. User satisfaction ($X_{1.1}$ - $X_{1.2}$) 2. Effectiveness and efficiency ($X_{1.3}$ - $X_{1.4}$) 3. Fulfillment of expectations ($X_{1.5}$ - $X_{1.6}$)	(Kribiyantara et al., 2024)	Likert Scale
Perceived Usefulness	1. Useful for increasing productivity ($X_{2.1}$ - $X_{2.2}$) 2. Useful for simplifying the tax filing process ($X_{2.3}$ - $X_{2.4}$) 3. Useful for improving the effectiveness of tax filing ($X_{2.5}$ - $X_{2.6}$) 4. Useful for improving tax filing performance ($X_{2.7}$ - $X_{2.8}$)	(Agung & Tanamal, 2021)	Likert Scale
Tax Service Quality	1. Ease of access to digital services, such as e-filing and e-billing ($X_{3.1}$ – $X_{3.2}$) 2. Service speed, including the time required to complete tax procedures ($X_{3.3}$ – $X_{3.4}$) 3. System reliability, including minimal technical disruptions ($X_{3.5}$ – $X_{3.6}$) 4. Taxpayer data security, including the protection of personal information ($X_{3.7}$ – $X_{3.8}$) 5. Availability of technical assistance or user guidance through online portals or tax service channels ($X_{3.9}$ – $X_{3.10}$)	(Kamil et al., 2025)	Likert Scale
Continuance Intention	1. Intend ($Y_{.1}$ – $Y_{.2}$) 2. Plan ($Y_{.3}$ – $Y_{.4}$) 3. Will ($Y_{.5}$ – $Y_{.6}$)	(Arifani, 2025)	Likert Scale

Source: Processed data, 2026

Each indicator was measured using two questionnaire items adapted to the Coretax DJP tax return filing context. All 30 items used a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), without reverse-coded items. Variable scores were obtained by summing the score of the corresponding items.

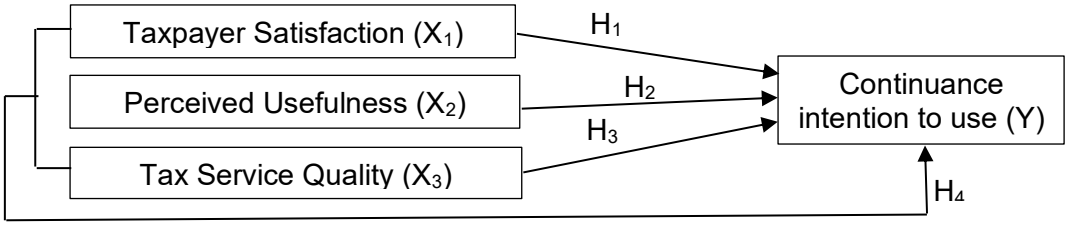


Figure 1. Conceptual Framework

Based on (Bhattacherjee, 2001), satisfaction and perceived usefulness are associated with continuance intention, while (DeLone & McLean, 2003) provide a theoretical basis for digital service quality. Accordingly, this study examines the partial and joint associations of these three predictors with continuance intention.
Based on the conceptual framework described above, the research hypotheses are formulated as follows:

H_1: Taxpayer satisfaction is significantly associated with Continuance intention to use of Coretax among individual taxpayers at KPP Pratama Medan Barat.

H_2: Perceived usefulness is significantly associated with Continuance intention to use of Coretax among individual taxpayers at KPP Pratama Medan Barat.

H_3: Tax service quality is significantly associated with Continuance intention to use of Coretax among individual taxpayers at KPP Pratama Medan Barat.

H_4: Taxpayer satisfaction, perceived usefulness, and tax service quality significantly explains variation in Continuance intention to use of Coretax among individual taxpayers at KPP Pratama Medan Barat.

H_1 – H_3 examine partial associations using two-sided t-tests, while H_4 evaluates overall model significance through the F-test. A significant F-test indicates that at least one regression coefficient differs from zero, not that all predictors are individually significant.

RESEARCH METHOD

This study employed a quantitative approach using primary data collected from individual taxpayers at KPP Medan Barat between June to September 2026. According to official KPP Pratama Medan Barat data August 20, 2026; Service No. 04413-2026), 79,970 taxpayers had activated Coretax DJP accounts, while 79,970 were also recorded as annual tax return filers. The target population comprised taxpayers with prior Coretax tax return filing experience. The study used non-probability incidental sampling, in which individuals encountered by the researcher could be selected if they met the research criteria (Ernawatiningsih & Sudiartana, 2023).respondents were recruited directly at the tax office and through Google Form distributed to registered taxpayers. Eligibility was confirmed by asking whether they had previously filed tax returns through Coretax DJP. Slovin's formula, using the administrative figure of 79,970 and a 10% parameter as a preliminary reference, yielded approximately 100 respondents without implying statistical representativeness or a guaranteed margin of error. An additional 30 respondents were used for instrument testing and excluded from the main sample.

The analyses and statistical tests used in this study consisted of:

1. Validity test
2. Reliability test
3. Descriptive statistics
4. Classical assumption tests
    a. Normality test
    b. Heteroscedasticity test
    c. Multicollinearity test
5. Multiple linear regression analysis
6. Hypothesis testing
    a. T test (Partial)
    b. F test (Simultaneous)
    c. Coefficient of determination test (R2)
7. Variable contribution test

RESULTS

Validity Test

According to (Wijaya et al., 2024), a validity test is used to determine whether a questionnaire is valid. If the calculated r_{value} is greater than the critical r_{table} and is positive, the statement item or indicator is declared valid. The validity test results for all research variables are presented below.

Table 2.
Validity test

Variable		r_{value}	r_{table}	Criterion	Result
Taxpayer Satisfaction	$X_{1.1}$	0.821	0.361	$r_{value} > r_{table}$	Valid
	$X_{1.2}$	0.915	0.361	$r_{value} > r_{table}$	Valid
	$X_{1.3}$	0.785	0.361	$r_{value} > r_{table}$	Valid
	$X_{1.4}$	0.772	0.361	$r_{value} > r_{table}$	Valid
	$X_{1.5}$	0.790	0.361	$r_{value} > r_{table}$	Valid
	$X_{1.6}$	0.474	0.361	$r_{value} > r_{table}$	Valid
Perceived Usefulness	$X_{2.1}$	0.728	0.361	$r_{value} > r_{table}$	Valid
	$X_{2.2}$	0.756	0.361	$r_{value} > r_{table}$	Valid
	$X_{2.3}$	0.756	0.361	$r_{value} > r_{table}$	Valid
	$X_{2.4}$	0.787	0.361	$r_{value} > r_{table}$	Valid
	$X_{2.5}$	0.659	0.361	$r_{value} > r_{table}$	Valid
	$X_{2.6}$	0.778	0.361	$r_{value} > r_{table}$	Valid
	$X_{2.7}$	0.750	0.361	$r_{value} > r_{table}$	Valid
	$X_{2.8}$	0.654	0.361	$r_{value} > r_{table}$	Valid
Tax Service Quality	$X_{3.1}$	0.679	0.361	$r_{value} > r_{table}$	Valid
	$X_{3.2}$	0.778	0.361	$r_{value} > r_{table}$	Valid
	$X_{3.3}$	0.637	0.361	$r_{value} > r_{table}$	Valid
	$X_{3.4}$	0.648	0.361	$r_{value} > r_{table}$	Valid
	$X_{3.5}$	0.655	0.361	$r_{value} > r_{table}$	Valid
	$X_{3.6}$	0.661	0.361	$r_{value} > r_{table}$	Valid
	$X_{3.7}$	0.569	0.361	$r_{value} > r_{table}$	Valid
	$X_{3.8}$	0.654	0.361	$r_{value} > r_{table}$	Valid
	$X_{3.9}$	0.801	0.361	$r_{value} > r_{table}$	Valid
	$X_{3.10}$	0.707	0.361	$r_{value} > r_{table}$	Valid
Continuance intention to use	$Y_{.1}$	0.753	0.361	$r_{value} > r_{table}$	Valid
	$Y_{.2}$	0.813	0.361	$r_{value} > r_{table}$	Valid
	$Y_{.3}$	0.812	0.361	$r_{value} > r_{table}$	Valid
	$Y_{.4}$	0.790	0.361	$r_{value} > r_{table}$	Valid
	$Y_{.5}$	0.882	0.361	$r_{value} > r_{table}$	Valid
	$Y_{.6}$	0.844	0.361	$r_{value} > r_{table}$	Valid

Source: Processed data, 2026

The table above shows that the validity test result for all independent and dependent variables produced calculated r_{value} greater than the critical r_{table} of 0.361. Therefore, all questionnaire item were declared valid and can be used in this study.

Reliability Test
According to (N. I. Simbolon et al., 2026), a Cronbach's alpha value greater than 0.60 indicates reliability, while a value greater than 0.90 indicates very high reliability, although possible item redundancy should be examined.

Table 3.
Reliability Test

Variable	Cronbach's Alpha	N of Items	Result
Taxpayer Satisfaction	.859	6	Reliable
Perceived Usefulness	.876	8	Reliable
Tax Service Quality	.869	10	Reliable
Continuance intention to use	.859	6	Reliable

Source: Processed data, 2026

Based on the table above, all variables have Cronbach's alpha values greater than 0.60. Therefore, the reliability of all variable measurement items is considered acceptable.

Descriptive Statistics

Descriptive statistics summarize and describe data through measures such as the mean, standard deviation, variance, maximum, minimum, sum range, kurtosis, and distribution skewness. However, this study reports only the mean, standard deviation, maximum, and minimum values.

Table 4.
Descriptive Statistics

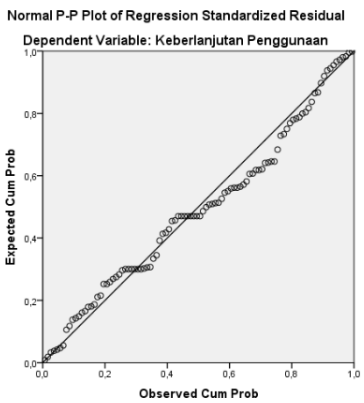
Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Taxpayer Satisfaction	100	6	30	20.82	5.242
Perceived Usefulness	100	8	40	29.22	6.141
Tax Service Quality	100	10	50	35.82	8.394
Continuance intention to use	100	10	30	22.45	4.613
Valid N (listwise)	100				

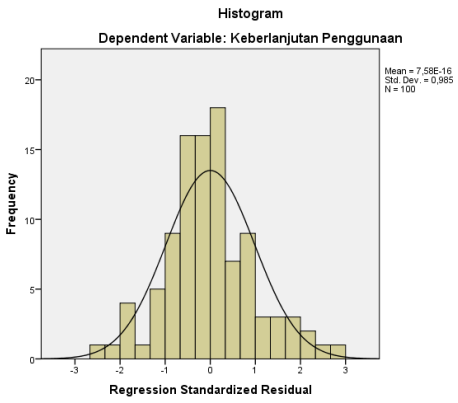
Source: Processed data, 2026

The analysis included data from 100 individual taxpayers registered at KPP Medan Barat. Taxpayer satisfaction had a minimum score of 6, a maximum score of 30, a mean of 20.82, and a standard deviation of 5.242. Perceived usefulness had a minimum score of 8, a maximum score of 40, a mean of 29.22, and a standard deviation of 6.141. Tax service quality had a minimum score of 10, a maximum score of 50, a mean of 35.82, and a standard deviation of 8.394. Continuance intention to use had a minimum score of 10, a maximum score of 30, a mean of 22.45, and a standard deviation of 4.613.

Normality Test

According to (Muammar & Wahyuni, 2023), a normality test is used to determine whether the disturbance term or residuals in a regression model are normally distributed. Data are considered normally distributed when the significance value is greater than 0.05, otherwise, the data are considered non-normally distributed.





Source: Processed data, 2026

Figure 2. Normal P-P Plot

Figure 3. Histogram

Figure 2 shows that the data point follow the diagonal line. This result indicates that the data are normally distributed. Figure 3 shows that the data from a curve that tends to be symmetrical around the mean. This result indicates that the data are normally distributed.

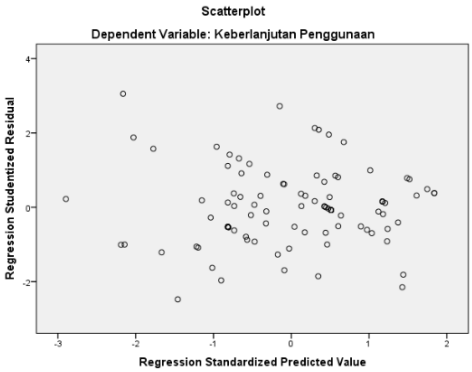
Table 5.
Kolmogorov-Smirnov Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a.b]	Mean	.0000000
	Std. Deviation	3.02399474
Most Extreme Differences	Absolute	.074
	Positive	.071
	Negative	-.074
Test Statistic		.074
Asymp. Sig. (2-tailed)		.200[c.d]

Source: Processed data, 2026

The Kolmogorov-Smirnov normality test yielded a statistic of 0.074 and an Asymp.Sig. (2-tailed) value of 0.200, exceeding the significance level of 0.05. Therefore, the test didn't indicate a statistically significant departure from residual normality. This result is also supported by the Normal P-P Plot and histogram, which show an approximately normal residual distribution.

Heteroscedasticity Test
According to (Nadapdap et al., 2026), a heteroscedasticity test examines whether the residual variance in a regression model differs across observations. The presence or absence of heteroscedasticity can be assessed by examining a scatterplot.



Source: Processed data, 2026

Figure 4. Heteroscedasticity Test

Figure 4 shows that the data points are randomly dispersed both above and below the origin (zero) on the Y-axis without forming a distinct pattern. Thus, the model doesn't exhibit heteroscedasticity and can be considered homoscedastic.

Multicollinearity Test
According to (Wahyuni, 2025), multicollinearity is assessed using the tolerance value and variance inflation factor (VIF). The presence or absence of multicollinearity in a regression model can be determined from these values. Common cutoff values indicating multicollinearity are a tolerance value of 0.10 or less and a VIF value of 10 or greater.

Table 6.
Multicollinearity Test Results

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Taxpayer Satisfaction	.283	3.535
	Perceived Usefulness	.319	3.133
	Tax Service Quality	.327	3.061

Source: Processed data, 2026

The table above shows that all variables have tolerance value greater than 0.10 and VIF values lower than 10. Therefore, no multicollinearity problem was detected.

Multiple Linear Regression Analysis

According to (Hek & Gani, 2023), multiple linear regression is used to measure the strength of the relationship between two or more variables. (Wahyuni & Nainggolan, 2022) define multiple linear regression as a linear regression model involving more than one independent or predictor variable. The regression equation used in this study is presented below.

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

Description:

Y	: Continuance intention to use
X_1	: Taxpayer satisfaction
X_2	: Perceived usefulness
X_3	: Tax service quality
α	: Constant
$\beta_1 \ldots \beta_2 \ldots \beta_3$	: Regression coefficients
e	: Error term

Table 7.
Multiple Linear Regression Results

Coefficients[a]				
Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	5.748	1.535	
	Taxpayer Satisfaction	.017	.111	.019
	Perceived Usefulness	.287	.089	.383
	Tax Service Quality	.222	.064	.404

Source: Processed data, 2026

Continuance Intention to Use = 5.748 + 0.017 Taxpayer Satisfaction + 0.287 Perceived Usefulness + 0.222 Tax Service Quality + e

Based on this equation, the following interpretations can be made:

1. The constant of 5.748 represents the model's predicted continuance intention score when all three predictor scores equal zero. However, zero lies outside the possible ranges of these questionnaire scores, so the constant has no substantive interpretation as a condition in which satisfaction, perceived usefulness, or tax service quality is absent.
2. The regression coefficient for taxpayer satisfaction is 0.017, indicating that a one-unit higher satisfaction score is associated with a 0.017-unit higher predicted continuance intention score, holding the other predictors constant. This association is not statistically significant (p = .880).
3. The regression coefficient for perceived usefulness is 0.287, indicating that a one-unit higher usefulness score is associated with a 0.287-unit higher predicted continuance intention score, holding the other predictors constant. This association is statistically significant (p = .002).

4. The regression coefficient for tax service quality is 0.222, indicating that a one-unit higher service quality score is associated with a 0.222-unit higher predicted continuance intention score, holding the other predictors constant. This association is statistically significant (p = .001).

Partial Significance Test (t-Test)

According to (D. Simbolon et al., 2024), the t-test is used to determine the extent to which one independent variable affects the dependent variable while the other variables are held constant.

Table 8.
t-Test Results

Coefficients[a]			
Model		t	Sig.
1	(Constant)	3.745	.000
	Taxpayer Satisfaction	.152	.880
	Perceived Usefulness	3.226	.002
	Tax Service Quality	3.447	.001

Source: Processed data, 2026

The partial t-tests were conducted at a significance level of 0.05 using two-sided tests. Taxpayer satisfaction showed no statistically significant partial association with continuance intention (B = 0.017, t = 0.152, p = .880); therefore, H_1 was not supported. In contrast, perceived usefulness (B = 0.287, t = 3.226, p = .002) and digital tax service quality (B = 0.222, t = 3.447, p = .001) showed significant associations with continuance intention. Thus, H_2 and H_3 were supported. The positive directions were determined by the regression coefficients, while statistical significance was assessed using the p-values.

Simultaneous Significance Test (F-Test)

The F-test is used to determine the joint effect of the independent variables on the dependent variable.

Table 9.
F-Test Results

ANOVA[a]						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1199.132	3	399.711	42.278	.000
	Residual	907.618	96	9.454		
	Total	2106.750	99			

Source; processed data, 2026

The F-test results indicate that the overall regression model is statistically significant (F (3, 96) = 42.278, p < .001). This shows that three-predictor model provides a significant improvement over an intercept-only model. Therefore, H_4 is supported, indicating that at least one predictor has a nonzero regression coefficient. However, this result doesn't imply that all three predictors are individually significant or establish causal relationships.

Coefficient of Determination Test (R2)

Table 10.
Coefficient of Determination Test (R2)

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.754[a]	.569	.556	3.075

Source: Processed data, 2026

The analysis produced an R Square value of 0.569, indicating that taxpayer satisfaction perceived usefulness, and tax service quality explain 56.9% of the variation in Continuance intention to use. The remaining 43.1% represents variation unexplained by the model, which may reflect unmeasured factors, measurement error, or model limitations.

Variable Contribution Test

Table 11.
Variable Contribution Test Results

Independent Variables	Standardized Beta	Zero-order Pearson Correlation	*100%	Contribution of Variables X
Taxpayer Satisfaction	.019	.644	*100%	1.22%
Perceived Usefulness	.383	.705	*100%	27.00%
Tax Service Quality	.404	.710	*100%	28.68%

Source: Processed data, 2026

The effective contribution values were calculated as each predictor's standardized regression coefficient (β) by its zero-order Pearson correlation with continuance intention and by 100%. Using the rounded coefficients, the values are approximately 1.22% for taxpayer satisfaction, 27.00% for perceived usefulness, and 28.68% for tax service quality, totaling approximately 56.9%, consistent with the model's R^2. These values allocate the model's explained variance among predictors; they do not represent unique causal effects or establish statistical significance. Thus, satisfaction's positive allocation does not support H1, as its partial regression coefficient remains nonsignificant (p = .880).

DISCUSSION

Taxpayer Satisfaction and Continuance intention to use

Taxpayer satisfaction showed no significant partial association with continuance intention (B = 0.017, p = .880), although its zero-order correlation with intention was positive (r = .644). This finding doesn't imply that satisfaction is irrelevant. Potential overlap between satisfaction, perceived usefulness, and expectation fulfilment may limit the distinct information captured by the satisfaction measure, but this explanation was not independently tested.

The result differs from (Hunneman & Napitupulu, 2025), who reported a significant satisfaction-continuance relationship in Indonesian mobile government services. Differences in context and measurement should be considered when comparing the findings. Mandatory tax filing obligations may also play a role, but perceived compulsion was not measured in this study and requires further investigation.

Perceived Usefulness and Continuance intention to use

Perceived usefulness showed a significant positive association with continuance intention to use Coretax DJP (B = 0.287, p = .002); therefore, H_2 was supported. The eight-item measure reflects practical benefits, including completing reporting procedures, achieving filing objectives, and improving perceived performance. This finding is consistent with (Mandari & Koloseni, 2023), who found that perceived usefulness significantly influenced continuance intention to use. However, composite-score analysis cannot identify which specific benefit contributes most to the observed association.

Tax Service Quality and Continuance intention to use

Digital service quality showed a significant positive association with continuance intention to use Coretax DJP (B = 0.222, p = .001); therefore, H_3 was supported. This broad score combines accessibility, service speed, system reliability, perceived data security, and technical assistance. The finding is consistent with (Ramdhony et al., 2023), who examined service quality and e-filing continuance intention in Mauritius. However, total-score regression cannot identify which service quality aspect contributes most to the association or establish that a security or support intervention would increase intention. Although service quality had a slightly higher standardized coefficient (β = .404) than perceived usefulness (β = .383), this difference was not statistically tested.

Taxpayer Satisfaction, Perceived Usefulness, Tax Service Quality, and Continuance intention to use

The model accounted for 56.9% of variation in intention within this sample. The remaining 43.1% is unexplained by the fitted specification and may include measurement error, omitted influences, and random variation. It cannot be assigned entirely to unmeasured causal variables. Fit within the observed sample also does not establish future predictive performance.

(Tedjakusuma et al., 2026) show that Coretax continuance has already been studied using a broader structural model incorporating perceived compulsion and tax literacy. The current study adds evidence from a narrower local filing context. Its three-predictor regression does not test the confirmation pathways in the full expectation-confirmation model, the complete information systems success model, mediation through satisfaction, or moderation by legal obligation. The findings should therefore be described as associations informed by these frameworks rather than validation of an integrated causal theory.

CONCLUSION

Among 100 individual taxpayers recruited through convenience sampling at KPP Pratama Medan Barat, taxpayer satisfaction showed no statistically significant partial association with continuance intention to use Coretax DJP (B = 0.017, p = .880), whereas perceived usefulness (B = 0.287, p = .002) and digital tax service quality (B = 0.222, p = .001) showed significant positive associations. Thus, H_1 was not supported while H_2 and H_3 were supported. The overall regression model was statistically significant ($F(3, 96) = 42.278$, $p < .001$), supporting H_4. The model explained 56.9% of the variation in continuance intention, with adjusted $R^2 = .556$. The findings concern self-reported intentions and do not establish causal effects or actual future filing behavior.

RECOMMENDATION

DJP and KPP Pratama Medan Barat should consider how taxpayers experience task benefits and the overall digital service when setting improvement priorities. Practical options include examining confusing filing steps, access difficulties, reliability, and assistance needs. These are service-development priorities to evaluate, not interventions whose causal effects were measured here. Satisfaction should remain part of ongoing evaluation despite its nonsignificant adjusted coefficient.

Convenience recruitment limits generalization, and a larger sample using the same approach would not by itself resolve selection bias. All variables were self-reported at one time, so shared response tendencies and reverse relationships remain possible. The broad satisfaction measure mixes affective evaluation with performance and expectation fulfilment. The quality measure combines technical and assistance domains, while high alpha values do not establish distinct latent constructs. Filing independently and filing with assistance may produce different experiences, but these differences were not

evaluated in the supplied analysis. Future intention is not equivalent to actual continued use.

Future research should refine and validate the measurement model before adding more predictors, distinguish direct satisfaction from usefulness and confirmation, and consider separating technical quality from support quality. Probability-based recruitment where feasible, multiple tax offices, recorded filing experience, and longitudinal observation of subsequent filing would improve scope and interpretation. Confirmation, perceived compulsion, trust, digital literacy, and assistance status could then be examined in a theoretically specified model without treating the present findings as causal evidence.

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