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The Role of Digital Tax Literacy and Perceived Usefulness in Fostering the Intention to Use Digital Tax Services among Generation Z Taxpayers in Medan

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ABSTRACT

This study aims to analyze the effect of Digital Tax Literacy and Perceived Usefulness on the Intention to Use Digital Tax Services among Generation Z individual taxpayers in Medan. A quantitative explanatory design was employed using primary data collected through an online questionnaire from 150 Generation Z individual taxpayers selected through purposive sampling. Data were analyzed using IBM SPSS through validity, reliability, classical assumptions, multiple linear regression, t-test, F-test, and coefficient of determination. The results show that Digital Tax Literacy has a positive and significant partial effect on the Intention to Use Digital Tax Services, with t_{count} of 5.392 > t_{table} of 1.97623 and significance of 0.000 < 0.05. Perceived Usefulness also has a positive and significant partial effect, with t_{count} of 5.965 > t_{table} of 1.97623 and significance of 0.000 < 0.05. Simultaneously, both variables significantly affect the intention to use digital tax services, with F_{count} of 98.243 > F_{table} of 3.06 and significance of 0.000 < 0.05. The R Square of 0.572 indicates that the model explains 57.2% of the variation in intention, while 42.8% is explained by other factors.

Keywords: Behavioral Intention, Digital Tax Literacy, Digital Tax Service, Generation Z, Perceived Usefulness

INTRODUCTION

The digitalization of tax administration is an important part of the transformation of Indonesia's tax system. The Directorate General of Taxes (DGT) has developed digital services such as e-Registration, e-Billing, e-Filing, e-Invoice, and DJP Online, and the Core Tax Administration System (Coretax) now integrates various tax business processes into a single digital system (Direktorat Jenderal Pajak, 2024a). These services allow taxpayers to fulfill their filing and payment obligations without visiting a tax office in person (Tiara & Wahyuni, 2023).

This transformation takes place alongside the growing use of digital technology. In 2024, internet users reached 221.56 million, a penetration rate of 79.5% (Asosiasi Penyelenggara Jasa Internet Indonesia, 2024), and Generation Z is the largest generational group in Indonesia at 27.94% of the population (Badan Pusat Statistik, 2021), which indicates substantial potential as users of digital tax services. However, availability does not automatically ensure optimal use: only about 65% of taxpayers had activated their Coretax accounts as of September 2025 (Tamba, 2025). Although various digital tax services have been developed to provide convenience, speed, and efficiency, their utilization still faces challenges, which indicates a gap between the development of digital tax services and taxpayers' readiness and intention to use them. In Medan, the DGT continues to provide taxpayer education and assistance (Direktorat Jenderal Pajak,

2024b; Batubara, 2025), which shows that understanding and the ability to use digital services remain important concerns.

One factor receiving attention is digital tax literacy. Although Generation Z grew up with digital technology, the ability to use technology is not always accompanied by an understanding of the tax procedures, rights, and obligations that e-Filing, e-Billing, and Coretax require. Goma et al. (2025) found that low digital literacy remains a challenge in implementing Coretax and may affect taxpayers' intention to use tax technology.

Taxpayers' perceptions of benefits are also important. Taxpayers are more likely to use digital services when they believe the services improve reporting efficiency, simplify tax administration, and save time (Nuryanah et al., 2024). Pane & Simanjuntak (2024) showed that perceived usefulness significantly influences taxpayers' intention to use the e-Filing system in Indonesia.

Several research gaps remain. Most studies in Indonesia focus on specific applications such as e-Filing, e-Billing, or e-Invoice, and few examine digital tax services in the broader context of Coretax (Nuryanah et al., 2024). Studies on Generation Z are limited and focus on voluntary compliance rather than intention (Dewi & Bagiana, 2026), and most studies examine adoption or use rather than behavioral intention as the stage before actual use. The characteristics of Generation Z, which is familiar with technology, may result in different patterns of acceptance compared with other taxpayer groups, and understanding behavioral intention is important because it reflects taxpayers' readiness to accept and use continuously developing digital tax services. Therefore, this study analyzes the effect of digital tax literacy and perceived usefulness on the intention to use digital tax services among Generation Z taxpayers in Medan City. Its novelty lies in examining digital tax services from a broader perspective rather than a single platform, and in combining taxpayers' tax-related digital capability and their perceptions of benefits in one framework for young people who are highly familiar with digital technology but may have varying levels of tax understanding in a digital environment. The findings are expected to contribute to the literature on digital tax administration and to help tax authorities design educational strategies for young taxpayers.

LITERATURE REVIEW

Digital Tax Literacy

Digital Tax Literacy refers to taxpayers' ability to understand tax obligations and use digital tax systems correctly (Allolayuk, 2026). Putri et al. (2025) describe it as the ability to understand and use digital technology to fulfill tax obligations through electronic tax services, and Junaidi et al. (2026) treat it as a technology-related competency that supports tax compliance. Its indicators were adapted from the Digital Literacy Global Framework (Law et al., 2018): (1) the ability to operate digital tax services, (2) to obtain and understand digital tax information, (3) to evaluate digital tax information, and (4) to use digital tax services safely and effectively.

Goma et al. (2025) found that digital literacy had a positive and significant effect on the intention to use tax technology in the Coretax context, and Yaqin et al. (2025) found that tax understanding positively affected the intention to adopt e-Filing. Tedjakusuma et al. (2026) reported a direct positive effect of tax literacy on continuous usage intention among Coretax users. Evidence on Generation Z remains indirect, as Dewi & Bagiana (2026) examined voluntary compliance. Because these studies measure related but different constructs, H1 extends their findings to Generation Z taxpayers in Medan.

Perceived Usefulness

Perceived Usefulness refers to an individual's perception of the extent to which using a technology provides benefits and improves effectiveness in performing an activity

(Wicaksono, 2022). In digital tax administration, it reflects taxpayers' belief that Coretax helps complete tax obligations more efficiently, accurately, and productively (Pawitri & Anggara, 2025). and simplifies tax filing and payment (Wibowo & Mariani, 2026). Its indicators refer to Wicaksono (2022): (1) improving effectiveness, (2) improving productivity, (3) providing benefits, and (4) making work easier.

Pane & Simanjuntak (2024) found that perceived usefulness significantly affected the intention to use e-Filing among taxpayers in Medan. For Coretax, Pawitri & Anggara (2025) and Tedjakusuma et al. (2026); $\beta = 0.226$, $p < 0.001$ reported significant effects of perceived usefulness on behavioral intention. Studies on a tax education service (Arniati et al., 2024) and on a non-tax application (Nicholas & Manik, 2025) on the Grab application show similar effects but are only indirect support. H2 is therefore proposed.

Behavioral Intention to Use

Behavioral Intention to Use refers to an individual's tendency to use a technology and continue using it in the future (Wicaksono, 2022). In digital tax administration, studies treat intention as the stage before actual use, such as the intention to adopt e-Filing (Saputro et al., 2025) and to use digital tax systems (Mutammimah et al., 2025). Nugraha & Rezeki (2025) explain that continuance intention reflects users' commitment. Its indicators refer to Wicaksono (2022): (1) intention to use, (2) intention to continue use, (3) intention to recommend, and (4) intention to prioritize use.

None of the reviewed studies tested the joint effect of digital tax literacy and perceived usefulness on the intention to use digital tax services among Generation Z. The closest evidence, Goma et al. (2025) and Tedjakusuma et al. (2026), shows that literacy and perceived benefits contribute separately to intention. H3 is therefore proposed: taxpayers who are both capable of using digital tax services and convinced of their benefits are expected to show a stronger intention to use them.

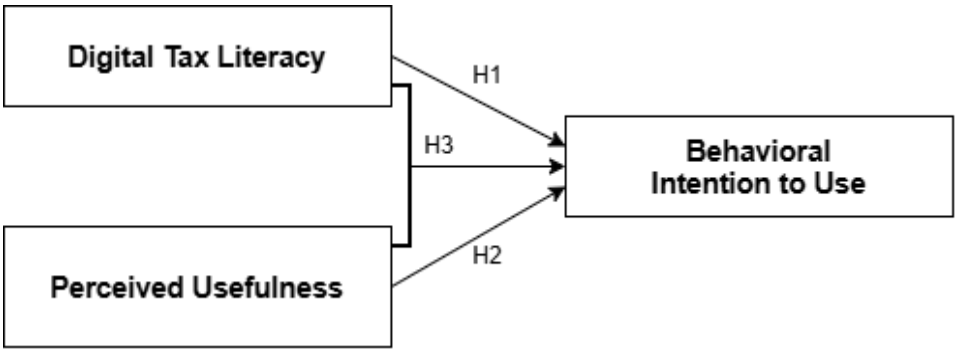


Figure 1. Conceptual Framework

The hypotheses in this study is:

H_1 : Digital Tax Literacy affects the Intention to Use Digital Tax Services
H_2 : Perceived Usefulness affects the Intention to Use Digital Tax Services
H_3 : Digital Tax Literacy and Perceived Usefulness affect the Intention to Use Digital Tax Services

RESEARCH METHOD

This study employed a quantitative approach with an explanatory research design to examine the effects of Digital Tax Literacy and Perceived Usefulness on Behavioral Intention to Use digital tax services among Generation Z taxpayers in Medan City (Creswell & Creswell, 2018; Sugiyono, 2022). Primary data were collected through an online questionnaire using Google Forms with a cross-sectional approach (Sekaran & Bougie, 2020) in August 2026.

The population comprised all Generation Z individual taxpayers (born 1997–2012; Badan Pusat Statistik, 2021) residing in Medan City. Purposive sampling was used (Sekaran & Bougie, 2020; Sugiyono, 2022) with four criteria: (1) Generation Z individual taxpayers, (2) residing in Medan City, (3) holding a Taxpayer Identification Number (NPWP) or registered as an individual taxpayer, and (4) knowing or having used digital tax services such as DJP Online, e-Filing, e-Billing, or Coretax. Because no list of Generation Z taxpayers in Medan was available, a probability-based formula could not be applied. A total of 150 valid respondents were obtained, which was adequate for multiple regression: Hair et al. (2022) recommend at least five and preferably 15 to 20 observations per independent variable, and 150 respondents give 75 per predictor. The questionnaire did not separate existing users from potential first-time users, which is acknowledged as a limitation.

The instrument consisted of 24 statements (eight per variable) measured on a five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree). The data were analyzed using IBM SPSS through validity, reliability, classical assumption, multiple linear regression, t-test, F-test, and coefficient of determination (R^2) test (Ghozali, 2021; Hair et al., 2022).

RESULTS

Validity Test

According to (Ghozali, 2018), validity testing is used to measure whether a questionnaire is valid.

Table 1.
Validity Test Result (*n* = 30)

Item	*r*-count	Result
X1.S1	0,709	Valid
X1.S2	0,818	Valid
X1.S3	0,778	Valid
X1.S4	0,650	Valid
X1.S5	0,793	Valid
X1.S6	0,661	Valid
X1.S7	0,535	Valid
X1.S8	0,722	Valid
X2.S1	0,858	Valid
X2.S2	0,831	Valid
X2.S3	0,829	Valid
X2.S4	0,776	Valid
X2.S5	0,855	Valid
X2.S6	0,579	Valid
X2.S7	0,669	Valid
X2.S8	0,677	Valid
Y.S1	0,721	Valid
Y.S2	0,695	Valid
Y.S3	0,688	Valid
Y.S4	0,775	Valid
Y.S5	0,625	Valid
Y.S6	0,780	Valid
Y.S7	0,590	Valid
Y.S8	0,790	Valid

Note. *r*-table = 0.3610 (α = 0.05, *n* = 30). Source: Processed data, 2026.

Table 1 shows that the validity coefficients range from 0.535 to 0.858, above the r-table value of 0.3610 (α = 0.05, n = 30), so all items are valid.

Reliability Test

According to (Ghozali, 2018), reliability testing measures the consistency of a questionnaire as an indicator of a variable.

Table 2.
Reliability Test Result (*n* = 30)

Variable	Cronbach's alpha	Result
Digital Tax Literacy	0,858	Reliable
Perceived Usefulness	0,897	Reliable
Behavioral Intention to Use	0,857	Reliable

Note. An instrument is reliable if Cronbach's alpha > 0.60. Source: Processed data, 2026.

Table 2 shows that all variables have Cronbach's alpha above 0.60, so all instruments are reliable.

Normality Test
According to (Ghozali, 2021), normality testing determines whether the residuals in a regression model are normally distributed.

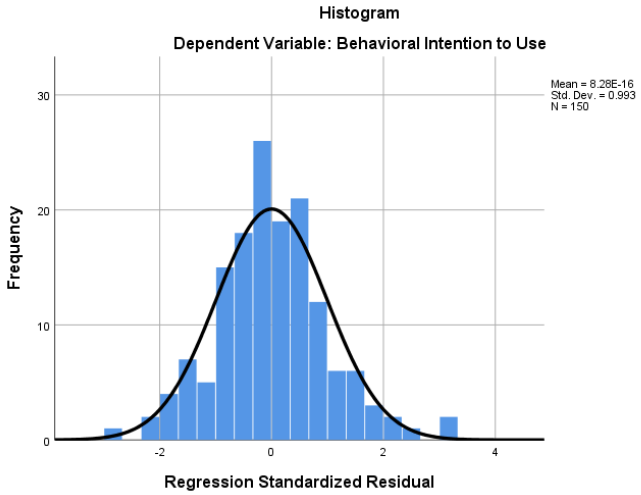


Figure 2. Histogram
Source: Processed Data, 2026

Figure 2 shows an approximately symmetrical histogram.

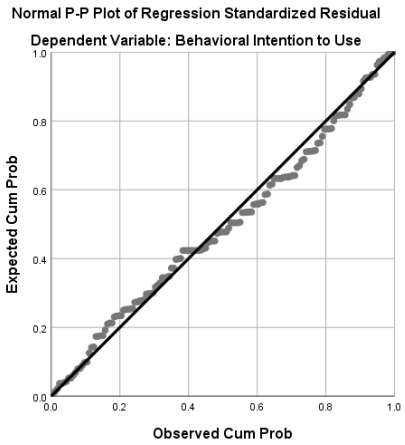


Figure 3. Normal Probability Plot of Regression
Source: Processed Data, 2026

Figure 3 shows points following the diagonal line, so the normality assumption is met.

The Kolmogorov–Smirnov test with Sarwono, (2018) correction was also applied; residuals are normally distributed if the significance value is > 0.05 (Wahyuni, 2021).

Table 3.
One-Sample Kolmogorov–Smirnov Test

Parameter	Unstandardized residual
N	150
Normal parameters: Mean	0.000
Normal parameters: Std. deviation	1.825
Most extreme differences: Absolute	0.071
Most extreme differences: Positive	0.071
Most extreme differences: Negative	−0.049
Test statistic	0.071
Asymp. Sig. (2-tailed)	0.062

Note. Test distribution is normal and calculated from data; Lilliefors significance correction applied. Source: Processed data, 2026.

Table 3 shows a significance value of 0.062 > 0.05, so the residuals are normally distributed.

Heteroscedasticity Test
According to (Ghozali, 2021), heteroscedasticity determines whether residual variance is unequal across observations.

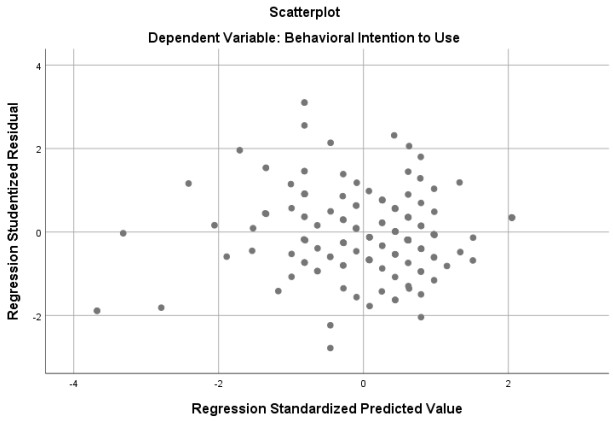


Figure 4. Scatterplot
Source: Processed Data, 2026

Figure 4 shows points scattered randomly above and below zero without a pattern, so there is no heteroscedasticity.

Multicollinearity Test
According to (Ghozali, 2021), multicollinearity testing determines whether the independent variables are correlated, using tolerance and variance inflation factor (VIF) values (Wahyuni & Henti, 2019).

Table 4.
Multicollinearity Test

Variable	Tolerance	VIF
Digital Tax Literacy	0.549	1.822
Perceived Usefulness	0.549	1.822

Note. VIF = Variance Inflation Factor. Dependent variable: Behavioral Intention to Use. Source: Processed data, 2026.

Table 4 shows that both variables have tolerance of 0.549 > 0.1 and VIF of 1.822 < 10, so there is no multicollinearity.

Multiple Linear Regression Analysis
According to (Sugiyono, 2017), multiple regression analysis predicts a dependent variable from two or more independent variables, with the equation

Y = a + b1X1 + b2X2 + e

Table 5.
Multiple Linear Regression Analysis

Variable	*B*	Std. error
(Constant)	9.165	1.875
Digital Tax Literacy	0.381	0.071
Perceived Usefulness	0.374	0.063

Note. B = unstandardized coefficient. Dependent variable: Behavioral Intention to Use. Source: Processed data, 2026.

Behavioral Intention to Use = 9.165 + 0,381Digital Tax Literacy + 0.374Perceived Usefulness + e

The constant of 9.165 is the expected Behavioral Intention to Use when both variables equal zero. Each one-unit increase in Digital Tax Literacy or Perceived Usefulness increases Behavioral Intention to Use by 0.381 and 0.374 units, respectively.

Partial Significance Test (t-test)
According to Nugroho & Haritanto (2022), the t-test examines the partial effect of an independent variable on a dependent variable.

Table 6.
Partial Significance Test (*t*-Test)

Variable	*t*	Sig.
(Constant)	4.889	0.000
Digital Tax Literacy	5.392	0.000
Perceived Usefulness	5.965	0.000

Note. t-table = 1.97623 (α = 0.05, *df* = 147). Dependent variable: Behavioral Intention to Use. Source: Processed data, 2026.

As shown in Table 6, Digital Tax Literacy (t-count 5.392) and Perceived Usefulness (t-count 5.965) both exceed the t-table value of 1.97623 with significance 0.000 < 0.05, so each has a positive and significant partial effect on Behavioral Intention to Use.

Simultaneous Significance Test (F-test)
According to Nugroho & Haritanto (2022), the F-test examines the joint effect of independent variables on a dependent variable.

Table 7.
Simultaneous Significance Test (*F*-Test)

Source	Sum of squares	*df*	Mean square	*F*	Sig.
Regression	663.316	2	331.658	98.243	0.000
Residual	496.257	147	3.376		
Total	1159.573	149			

Note. F-table = 3.06. Predictors: (Constant), Perceived Usefulness, Digital Tax Literacy. Dependent variable: Behavioral Intention to Use. Source: Processed data, 2026.

Table 7 shows that the F-count of 98.243 exceeds the F-table value of 3.06, with a significance of 0.000 < 0.05, so both variables have a significant simultaneous effect on Behavioral Intention to Use.

Coefficient of Determination Test (R^2)
According to Ghozali (2021), the coefficient of determination measures the extent to which a model can explain variation in the dependent variable.

Table 8.
Coefficient of Determination Test (R^2)

R	*R* square	Adjusted *R* square	Std. error of the estimate
0.756	0.572	0.566	1.837

Note. Predictors: (Constant), Perceived Usefulness, Digital Tax Literacy. Dependent variable: Behavioral Intention to Use. Source: Processed data, 2026.

Based on the coefficient of determination test result, Digital Tax Literacy and Perceived Usefulness explain 57.2% of Behavioral Intention to Use, while the remaining 42.8% is influenced by factors outside the model.

DISCUSSION

Digital Tax Literacy and Intention to Use Digital Tax Services
The partial test of the effect of Digital Tax Literacy, the calculation shows a t-count of 5.392 > t-table of 1.97623 and a significance level of 0.000 < 0.05, indicating that Digital Tax Literacy has a significant effect on the Intention to Use Digital Tax Services. Therefore, H1 is accepted. This finding is consistent with Goma et al. (2025), Yaqin et al. (2025), and Tedjakusuma et al. (2026), who also found that digital literacy, tax understanding, or tax literacy is associated with the intention to use digital tax services. The agreement supports the general direction of the effect rather than an exact replication, because these studies used related but different constructs, and Tedjakusuma et al. (2026) studied users of a mandatory system, whereas the respondents here are Generation Z taxpayers who knew about or had used digital tax services.

Perceived Usefulness and Intention to Use Digital Tax Services
The partial test of the effect of Perceived Usefulness, the calculation shows a t-count of 5.965 > t-table of 1.97623 and a significance level of 0.000 < 0.05, indicating that Perceived Usefulness has a significant effect on the Intention to Use Digital Tax Services. Therefore, H2 is accepted. This finding is consistent with Pane & Simanjuntak, (2024), who studied taxpayers in the same city, as well as Pawitri & Anggara (2025) and Tedjakusuma et al. (2026). The effect found here appears clearer than the small effect reported by Tedjakusuma et al. (2026), whose setting is mandatory; where use is compulsory, perceived benefits may matter less than where use is a free choice. This explanation is tentative and should be tested in future research.

Digital Tax Literacy and Perceived Usefulness on the Intention to Use Digital Tax Services
The simultaneous test of the effects of Digital Tax Literacy and Perceived Usefulness, the calculation shows an F-count of 98.243 > F-table of 3.06 and a significance level of 0.000 < 0.05, indicating that Digital Tax Literacy and Perceived Usefulness have a significant effect on the Intention to Use Digital Tax Services. Therefore, H3 is accepted. The closest, Tedjakusuma et al. (2026), found a significant effect of perceived usefulness and a direct effect of tax literacy, but a non-significant interaction between them ($\beta = -0.007$). Their results therefore support separate, additive contributions rather than a reinforcing effect, which matches the additive model tested here: the F-test shows that the two variables jointly explain intention, not that one strengthens the other.

CONCLUSION

Digital Tax Literacy and Perceived Usefulness each have a positive and significant effect on the Intention to Use Digital Tax Services among Generation Z taxpayers in Medan (B = 0.381 and 0.374), and together they explain 57.2% of the variation in intention (R Square = 0.572; adjusted R Square = 0.566), while 42.8% is influenced by other factors. This means that intention depends not only on familiarity with digital technology but also on the ability to understand and operate digital tax services and on the belief that they bring real benefits. Because the two coefficients are similar in size, efforts to raise literacy and to communicate benefits deserve attention at the same time.

RECOMMENDATION

Tax authorities are advised to do three things. First, strengthen digital tax literacy through hands-on education for young taxpayers, such as Coretax and e-Filing simulations and short video guides, delivered at universities in Medan with university tax centers and building on existing education sessions (Direktorat Jenderal Pajak, 2024b). Second, communicate the benefits of digital tax services concretely, for example the time saved compared with visiting a tax office. Third, support first-time users through visible helpdesks (Batubara, 2025) and clear in-system guidance.

This study has limitations. It uses a cross-sectional, purposive sample of Generation Z taxpayers in a single city, collected during the early implementation of Coretax. The questionnaire did not separate existing users from potential first-time users, and no preliminary survey was conducted. Future studies are recommended to expand the sample and area, compare existing users with potential first-time users, include other variables such as perceived ease of use, trust, and system quality, and use a longitudinal design.

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