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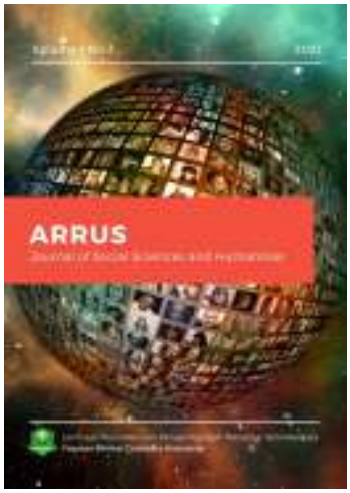

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RESEARCH ARTICLE

Predicting CTAS Acceptance: The Role of Digital Literacy and Technostress within the Technology Acceptance Model Framework

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Abstract: The implementation of the Coretax Administration System (CTAS) in Indonesia faces many challenges. This research aims to analyze the impact of Technostress, digital literacy, perceived usefulness and perceived ease of use, on intention to use CTAS, as well as the impact of intention to use on CTAS use behavior. This research examines CTAS acceptance by combining Technostress and digital literacy variables into the Technology Acceptance Model (TAM 2) framework and using explanatory quantitative research methods. Data was collected through an online questionnaire and resulted in 320 respondents who met the requirements. The data were analyzed using partial least squares structural equation modeling (PLS-SEM) with the assistance of SmartPLS software. The research results show that digital literacy has a significant influence on intention to use CTAS and perceived ease of use, although it does not have a direct influence on perceived usefulness. Perceived usefulness is a factor that significantly increases the intention to use CTAS. On the other hand, Technostress and perceived ease of use do not have a significant impact on intention to use. Overall, the results suggest that increasing digital literacy and strengthening perceptions of technology usefulness are key to encouraging more optimal use of CTAS. Because CTAS adoption is mandatory, these findings imply that tax authorities should prioritize strengthening taxpayers' digital literacy and demonstrating the system's tangible benefits rather than merely simplifying its interface.

Keywords: CTAS, TAM 2, Digital Literacy, Technostress, Intention To Use, Use Behavior

1. Introduction

In this era of increasingly rapid development of digitalization, the Indonesian Directorate General of Taxes (DJP) is implementing an electronically integrated tax system through the Coretax Administration System (CTAS). This system is designed to increase efficiency, transparency and ease in fulfilling tax obligations in Indonesia (Djinarto et al., 2024). As a legal basis for its implementation, the Government issued Minister of Finance Regulation (PMK) Number 81 of 2024 concerning Tax Provisions for the Implementation of the Core System of Tax Administration which was established on 14 October 2024 and came into effect on 1 January 2025, however its adoption still faces various problems, obstacles and has not achieved the expected targets (Wayra & Fionasari, 2025).

Several problems that arise in using CTAS include difficulties logging in, difficulties in inputting transactions, problems with submitting and synchronizing tax e-invoices, and

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problems with STP payments (Nuryantoro et al., 2025). Apart from that, technical obstacles such as difficult or interrupted system access and other system disruptions also slow down and hinder taxpayers in carrying out their tax obligations (Erstiawan, 2025). The situation of mandatory CTAS implementation in the field still faces a number of challenges in practice. These obstacles mainly arise due to suboptimal technological infrastructure readiness, digital literacy gaps among users, as well as internal resistance to changes in tax procedures. (Korat & Munandar, 2025) explain that the success of implementing CTAS is greatly influenced by organizational readiness and the quality of human resources in adapting to digital transformation. They emphasized that without adequate infrastructure support and adequate technological competence, CTAS's goal of increasing the efficiency and transparency of tax administration cannot be fully achieved.

This research uses the Technology Acceptance Model 2 (TAM 2) approach developed by (Venkatesh & Davis, 2000) to understand the factors that influence the use of CTAS. According to TAM 2 perceived usefulness, perceived ease of use influences intention to use. And intention to use influences behavior to use. This is proven by several previous studies such as (Almahamid et al., 2010; Saeidi et al., 2024; Tian et al., 2023)

The TAM 2 model is very good for technology use, but has limitations when applied to mandatory technology contexts such as CTAS. CTAS users are not always driven by intrinsic motivation or perceived benefits alone, but also by regulatory pressures, legal responsibilities and procedural burdens that must be met. This raises the need to expand TAM 2. The development of this model is needed to explain the reasons why someone continues to use the system even though they face internal and external obstacles during the use process. This research adds Technostress variables and digital literacy variables to develop the TAM 2 model.

Technostress, namely stress experienced by individuals arising from the use of complex and continuously developing technology (Tarafdar et al., 2007). This definition illustrates that Technostress is psychological pressure and cognitive load that arises when users are faced with features and regulatory changes. In this case, Technostress can hinder the effectiveness of use even though the user has to access the system, so this variable needs to be used to determine use behavior that cannot be fully explained by TAM 2. Previous research by (Joo et al., 2016), shows that Technostress can hinder and have a negative impact on technology adoption, including digital tax systems such as CTAS. This can be interpreted as meaning that the higher the level of Technostress, the negative impact it will have on user behavior and intentions in using a system.

In addition, digital literacy is an important factor because an individual's ability to understand and use technology greatly influences the effectiveness of CTAS operations. According to Ng (2012), digital literacy is the ability to use information and communication technology to search, evaluate, create and communicate information effectively, which requires cognitive and technical skills. In this research, the digital literacy variable plays a role in determining the user's ability to understand the CTAS workflow and operate digital features. The varying levels of digital literacy in using CTAS give rise to variations that have a big influence on perceived ease of use and perception of use.

Digital literacy has been recognized as an important factor influencing individuals' ability to interact with and adopt digital technologies in various contexts (Nikou et al., 2022). In the context of digital public services, Kusuma & Indrayani (2023) found that individuals with higher levels of digital literacy demonstrate better capability in utilizing digital service applications. These findings indicate that the higher a person's level of digital literacy, the greater their ability to adapt and use technology-based tax administration systems such as CTAS effectively. Therefore, this study aims to examine the influence of perceived usefulness, perceived ease of use, technostress, and digital literacy on the intention to use CTAS, as well as the influence of intention to use CTAS on actual CTAS use behavior.

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2. Theoretical Framework

2.1. *Technology Acceptance Model (TAM)*

The initial Technology Acceptance Model (TAM) developed by Davis (1986, 1989) explains that the two main constructs of perceived usefulness (PU) and perceived ease of use (PEOU) are the main determinants of intention to use a technology. However, this model has been criticized for focusing too much on individual cognitive factors and ignoring social influences and organizational context

As a response to these limitations, Venkatesh & Davis (2000)introduced Technology Acceptance Model 2 (TAM 2). This model expands the classic TAM by adding external variables such as social influence and cognitive instrumental processes to explain technology adoption in complex work environments. In TAM 2, there are four main sources for the formation of perceived usefulness, namely:

(1). Subjective Norm: perceived social pressure to use technology.
(2). Image: the perception that the use of technology will improve status or image within the organization.
(3). Job Relevance: the extent to which the user views the technology as relevant to their job duties.
(4). Output Quality and Result Demonstratability: perception of the quality of the system output and how clearly the benefits are visible.

This research adopts the TAM 2 framework to explain how digital literacy and Technostress as external variables can influence perceived usefulness, perceived ease of use, and ultimately shape intention and actual usage of the CTAS system. By integrating psychological and contextual aspects of users, TAM 2 enables a more comprehensive analysis of the factors of digital technology acceptance in the Indonesian tax sector.

2.2. *Perceived Usefulness*

In the classic TAM model by (Davis & W., 1989) , perceived usefulness is the main predictor of behavioral intention to use technology. Perceived usefulness usually refers to a user's perception of whether performing a particular technical task will require mental effort on one's part (Heilbroner et al., 1980). The level of individual confidence that a particular technology will improve their job performance to include increased efficiency and effectiveness can be determined by the perception of the usefulness of the technology. Based on the TAM study, perceived usefulness is one of the main determinants of technology adoption (Alsyouf et al., 2023)

A study by (Yao & Wang, 2024) shows that perceived usefulness significantly influences prospective student teachers' intentions to use AI-based technology in education. This is consistent with other findings in the field of education and digital health

In the context of adopting tax technology such as CTAS, perceived usefulness is a factor that influences user acceptance of the system. Users will be more likely to utilize CTAS when users believe that the technology can increase efficiency, accuracy and ease in the tax reporting process. The perception that CTAS provides tangible benefits such as time savings and reduced administrative errors is driving increased intent to adopt the technology. Conversely, if users feel the benefits are insignificant or the system is complicated, the level of acceptance will decrease. Therefore, strengthening perceived usefulness is an important aspect in the successful implementation of CTAS.

2.3. *Perceived Ease of Use*

Perceived ease of use refers to a person's level of confidence that use of a particular system or technology will be effortless (Davis & W., 1989). perceived ease of use has a direct effect on users' intention to adopt technology, as individuals who find a system intuitive and simple are more likely to continue using it.

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(Davis & W., 1989) stated that when technology is perceived as easy to use, individuals tend to rate the technology as more useful. This is confirmed again in recent research such as by (Yao & Wang, 2024) which shows that PEOU significantly influences PU in the context of AI-based education. Apart from having an indirect influence on PU, ease of use also has a direct influence on behavioral intention (INT), as shown in research by (Joo et al., 2016), where the perceived ease of use of educational technology is positively correlated with intention to use technology in a post-pandemic context.

In the context of the adoption of tax technology such as CTAS, perceived ease of use functions as an important factor because when users assess the system as easy to use they more quickly recognize its practical benefits, so that perceived usefulness increases and in turn increases the intention to use the system. conversely, complicated interfaces, lengthy processes, or lack of support decrease perceived ease of use, suppress perceived usefulness and reduce adoption intentions (Davis & W., 1989).

2.4. Technostress

Technostress was first introduced by Brod (1984) to describe the adaptive disorders that arise when individuals are unable to manage new technology in a healthy manner. Technostress is defined as psychological or physiological pressure that arises as a result of continuous and challenging interactions with information technology Taraf. Forms of Technostress can include digital fatigue, frustration due to technical glitches, excessive multitasking, and uncertainty due to constant system updates. In the context of digital technology adoption, Technostress is an important obstacle in forming positive perceptions of technology and its actual use.

Research by (Joo et al., 2016) on 312 middle school teachers in South Korea found that Technostress had a significant negative influence on behavioral intentions to use technology in learning. In the study, teachers who experienced technology pressure tended to feel less confident, stressed by the new system, and ultimately avoided using technology. This research emphasizes that Technostress is not just an emotional disorder, but also plays a direct role in reducing motivation to use technology.

In the context of adopting tax technology such as CTAS, Technostress can be an important barrier for taxpayers, especially in Indonesia which still faces challenges in terms of digital literacy and infrastructure readiness. Even though the system is available online, stress resulting from a user-unfriendly system interface, concerns about charging errors, or a lack of technical support can influence perceptions and reduce intentions to use CTAS. Therefore, understanding Technostress as one of the psychological factors in the technology acceptance model (TAM) is important for building a more effective and inclusive digital tax system

2.5. Digital Literacy

Digital literacy is the ability to use information and communication technology to search for, evaluate, create, and communicate information, which requires both cognitive and technical skills (Nikou et al., 2022). digital literacy requires readiness to accept technology and competence, as well as self-confidence to create a sense of security. According to(Ng, 2012) digital literacy is a combination of three dimensions, namely, technical, cognitive and social emotional.

Regarding the e-government context, (Alomari et al., 2020; Alshehri, 2020; Lee et al., 2017) emphasize the importance of digital literacy in encouraging efficient, convenient and transparent e-government services. Where users will ensure fair access to the system and this has implications for positive attitudes towards e-government (Mossberger et al., 2007). For this reason, digital literacy is important in measuring CTAS as one of the e-government tax sectors in Indonesia.

In the Technology Acceptance Model (TAM) framework, digital literacy is considered as an external variable that can strengthen perceptions of the ease and usefulness of technology,

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which ultimately increases intentions and behavior to use digital technology. A study conducted by Nikou et al. (2022) found that digital literacy has a significant positive influence on perceived ease of use of adoption of digital technology in the workplace.

Research by Meitania & et.al (2025) in the context of e-government adoption further supports this argument. Their study revealed that digital literacy enhances individuals' intention to adopt e-government services indirectly by improving perceived usefulness and perceived ease of use. These findings suggest that users with stronger digital literacy are more capable of understanding digital systems, recognizing their benefits, and interacting with them effectively. Consequently, digital literacy serves as an important foundation for shaping users' perceptions and intentions toward the adoption of new digital technologies, including technology-based public administration systems such as CTAS.

In the context of the electronic tax reporting system (CTAS), digital literacy is an important key to ensuring the successful adoption of technology by taxpayers. Individuals who have the ability to understand digital workflows, evaluate online instruction, and overcome minor technical challenges independently are more likely to accept and utilize CTAS systems. On the other hand, limitations in digital literacy can trigger Technostress, resistance, and even rejection of system use.

Thus, digital literacy is not only a technical factor, but also a psychological and sociological factor that determines the success of digitalization policies for public services, including taxation. Considering the very diverse demographic and geographical conditions on the island of Java, strengthening taxpayers' digital literacy is an important aspect. According to the literature, review on TAM, Technostress, and digital literacy, this study proposes the following hypothesis (figure 1):

H1: Technostress influences intention to use.
H2: digital literacy influences Intention to use.
H3: digital literacy influences Perception of usability
H4: digital literacy influences perceived ease of use.
H5: Perception of usefulness influences intention to use.
H6: perceived ease of use influences perceived usefulness.
H7: perceived ease of use influences intention to use.
H8: intention to use influences use behavior.

3. Research Method

This type of research is explanatory research. Explanatory research is research whose main objective is to explain the reasons for events and to form, deepen, develop, or test theories (Neuman, 2014). On the other hand, according to Singarimbun & Sofyan, (1995) explanatory research is explanatory research that highlights causal relationships between research variables and tests hypotheses that have been previously formulated. This research uses variable measurements taken from a number of previous studies (Davis & W., 1989; Tarafdar et al., 2007; Venkatesh et al., 2003).

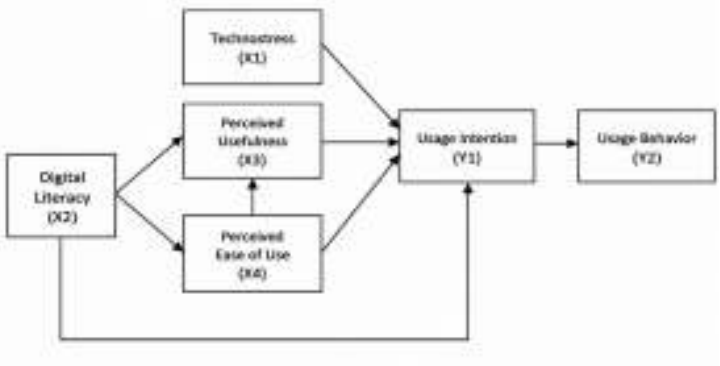

Figure 1. Research Model

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Table 1. Measurement of Research Variables

Variable	Items	Source
Technostress Psychological or physiological stress arising from continuous and challenging interactions with information technology(Tarafdar et al., 2007)	I feel tired of having to use CTAS. Use of CTAS. all day makes me feel very tired at the end of work hours. I feel the use of CTAS. drains my energy All day using CTAS. makes me feel stressed I feel bored or out of energy because I have to use CTAS.	**(Tarafdar et al., 2007)**
digital literacy The ability to use information and communication technology to find, evaluate, create, and communicate information, requiring both cognitive and technical skills	I know how to resolve technical problems related to CTAS on my own I can learn to use CTAS easily I always keep up with important updates to the CTAS system I know a great deal about the various functions and services available in CTAS. I have the technical skills needed to use CTAS to fulfill my tax obligations. I have good skills in using CTAS. I am confident in my search and evaluation skills for obtaining information from CTAS I am familiar with issues related to CTAS-based tax compliance activities CTAS enables me to collaborate better with colleagues at work I often receive help from colleagues with CTAS-related work tasks	(Nikou et al., 2022)
Perceived Usefulness The extent to which a person believes that using a technology will improve their job performance (Davis, 1989).	Using CTAS will enable me to complete tax processes more quickly. Using CTAS will improve my tax-related performance. Using CTAS in tax processes will increase my productivity. Using CTAS will improve the effectiveness of my tax processes. Using CTAS will make it easier for me to carry out tax processes. I find CTAS useful for fulfilling my tax obligations.	(Davis & W., 1989)
Ease of Perception The extent to which a person believes that using a technology will be free from effort (Davis, 1989).	It will be easy for me to learn how to operate CTAS. I find it easy to do what I want using CTAS. My interaction with CTAS will be clear and understandable. I find CTAS flexible to interact with. It will be easy for me to become proficient in using CTAS. I find CTAS easy to use.	(Davis & W., 1989)
Intention to Use	I intend to use CTAS to fulfill my tax obligations. I intend to use CTAS regularly every year. I intend to use CTAS to fulfill my tax obligations in the future. I will use CTAS to fulfill my tax obligations next year.	(Davis & W., 1989)
Use Behavior Actual actions performed by an individual (Venkatesh et al., 2003)	I use CTAS to fulfill my tax obligations on time. I use CTAS whenever I need to fulfill my tax obligations. CTAS is the primary system I use to fulfill my tax obligations.	(Venkatesh et al., 2003)

Data was collected for 3 months, from August 2025 to October 2025 using an online questionnaire. The Google Form application is used to create questionnaires and links are shared with potential respondents via posters and direct conversations on social media. On the questionnaire sheet, there is a screening question that asks, "have you ever used CTAS?" Prospective respondents must have used CTAS, then, lucky respondents drawn by researchers will be given prizes in the form of electronic money. As a result, 320 respondents completed the questionnaire and met the specified criteria. The sampling method in this research is accidental sampling. The choice of accidental sampling was based on the unknown population size of CTAS users. Data collection in this research was carried out cross-sectionally, that is, data was collected at one time.

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3.1. *Data Analysis*

The statistical method used to test the hypothesis proposed in this study is Partial Least Square (PLS) with the help of the SmartPLS program. The reasons for using PLS are (1) this statistical method is appropriate for testing the predictive effects of relationships between latent variables in a model and (2) PLS can be run on small samples, does not require normally distributed data, and can test research models with a weak theoretical basis (Abdillah & Hartono, 2015)the stages in carrying out PLS as follows:

(a). Draw a path diagram.
(b). Determine the number of blocks (latent variables) that are built with indicators for each latent variable.
(c). Estimating each latent variable as a total indicator weight.
(d). Renewing "inner relations," then updating "outer relations".
(e). Carry out simple regression estimates for each indicator against latent variable proxies and multiple regression of latent variable proxies against all indicators.

3.2. *Demographic Profile*

The number of respondents obtained in this study was 320. Regarding the gender distribution percentage, it was found that men were 39.1% and women were 60.9%. Regarding the age of respondents, it was found that 3.8% were aged <20 years, 57.2% were aged 21-30, 32.2% were aged 31-40, 6.6% were aged 41-50, and 0.3% were aged 51-60. In terms of education, it was found that 18.8% were high school graduates, 0.6% were D1 graduates, 1.6% were D3 graduates, 65.3% were S1 graduates, 11.9% were Masters graduates, and 1.9% were PhD graduates. Furthermore, data on respondents related to employment found that 17.2% were ASN/TNI/Polri, 27.8% were BUMN/BUMD employees, 43.4% were private employees, 10.9% were students, and 0.6% were entrepreneurs.

4. Results and Discussion

4.1. *Measurement Model*

In this research, data analysis was carried out using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach. Before testing the hypothesis, the model is evaluated through two main stages, namely evaluation of the outer model (measurement model) and evaluation of the inner model (structural model). This evaluation is carried out to ensure that the constructs and indicators used meet the validity and reliability criteria, so that the relationships between variables can be interpreted correctly.

In conducting data analysis, researchers tested validity twice due to discrepancies. Adjustments were made by increasing the sample from the initial number of 200 to 320 and reducing several items as shown in Figure 2. Construct reliability, convergent validity and discriminant validity were described using SEM-PLS. Composite reliability is used to evaluate the adequate level of construct reliability as indicated by composite reliability above 0.7. Furthermore, to evaluate convergent validity, the Average Variance Extracted (AVE) value is used which must be greater than 0.5. The following are the convergent validity and AVE values shown in Table 2.

Table 2. Convergent Validity and Reliability Results

Variable	Items	Outer Loading	Average Variance Extracted (AVE)	Cronbach's Alpha	Cronbach Reliability
Technostress (X1)	TS1	0.900	0.791	0.934	0.950
	TS2	0.898			
	TS3	0.880			
	TS4	0.891			
	TS5	0.878			
digital literacy (X2)	LD1	0.741	0.576	0.816	0.872
	LD2	0.780			
	LD4	0.797			
	LD8	0.730			

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	LD9	0.747			
Perceived Usefulness (X3)	PK1	0.800	0.611	0.872	0.904
	PK2	0.771			
	PK3	0.804			
	PK4	0.813			
	PK5	0.775			
	PK6	0.725			
Perceived Ease of Use (X4)	KP1	0.705	0.565	0.846	0.886
	KP2	0.748			
	KP3	0.764			
	KP4	0.751			
	KP5	0.749			
	KP6	0.791			
Intention to Use (Y1)	NP1	0.798	0.628	0.802	0.871
	NP2	0.754			
	NP3	0.787			
	NP4	0.830			
Use Behavior (Y2)	PP1	0.770	0.624	0.699	0.833
	PP2	0.793			
	PP3	0.807			

Fornell-Larcker criteria and cross-loadings are two techniques used to evaluate discriminant validity. The Fornell Larcker criterion assesses discriminant validity by comparing the square root value of the AVE of a construct with its correlation with other constructs (Hair et al., 2022). Discriminant validity is considered fulfilled when the square root value of AVE is greater than the correlation between constructs, which indicates that the construct is able to explain the variance of its indicators better than the variance with other constructs. Then, cross-loadings are used to examine each indicator that has the highest loading on the construct that is supposed to be measured. If the loading value of the indicator on the original construct is greater than the loading value on another construct, then the indicator is declared to support the discriminant validity of that construct (Rasoolimanesh et al., 2023). The evaluation results shown in Table 3 and Table 4 show that the construct meets these two criteria. In this way, the discriminant validity of the model can be ensured to have been achieved and the model is suitable to be continued at the structural evaluation stage.

Table 3. Discriminant Validity Test Results (Fornell-Larcker Criterion)

	KP	**LD**	**NP**	**PP**	**PK**	**TS**
KP	0.752					
LD	0.805	0.759				
NP	0.739	0.728	0.792			
PP	0.700	0.731	0.787	0.790		
PK	0.828	0.692	0.734	0.646	0.782	
TS	-0.473	-0.403	-0.406	-0.308	-0.474	0.890

Table 4. Cross Loading

	TS	**LD**	**PK**	**KP**	**NP**	**PP**
TS1	**0.900**	-0.445	-0.298	-0.511	-0.435	-0.298
TS2	**0.898**	-0.317	-0.273	-0.401	-0.317	-0.273
TS3	**0.880**	-0.371	-0.270	-0.366	-0.371	-0.270
TS4	**0.891**	-0.342	-0.284	-0.447	-0.342	-0.284
TS5	**0.878**	-0.290	-0.236	-0.344	-0.290	-0.236
LD1	-0.472	**0.741**	0.490	0.609	0.512	0.609
LD2	-0.206	**0.780**	0.568	0.635	0.601	0.577
LD4	-0.294	**0.797**	0.568	0.625	0.566	0.577
LD8	-0.294	**0.730**	0.474	0.582	0.566	0.506
LD9	-0.304	**0.747**	0.474	0.602	0.581	0.563
PK1	-0.408	-0.316	**0.800**	0.662	0.580	0.487
PK2	-0.275	0.567	**0.771**	0.643	0.582	0.508
PK3	-0.507	0.548	**0.804**	0.683	0.560	0.511
PK4	-0.303	0.588	**0.813**	0.668	0.577	0.514
PK5	-0.408	0.522	**0.775**	0.652	0.613	0.521
PK6	-0.316	0.506	**0.725**	0.573	0.526	0.491

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KP1	-0.350	0.491	0.575	**0.705**	0.511	0.588
KP2	-0.231	0.594	0.591	**0.748**	0.511	0.459
KP3	-0.452	0.647	0.589	**0.764**	0.569	0.570
KP4	-0.452	0.620	0.589	**0.751**	0.543	0.502
KP5	-0.409	0.577	0.659	**0.749**	0.600	0.502
KP6	-0.416	0.628	0.663	**0.791**	0.588	0.523
NP1	-0.299	0.551	0.579	0.601	**0.798**	0.628
NP2	-0.216	0.557	0.530	0.524	**0.754**	0.597
NP3	-0.411	0.567	0.612	0.624	**0.787**	0.643
NP4	-0.349	0.628	0.601	0.589	**0.830**	0.658
PP1	-0.349	0.600	0.489	0.566	0.540	**0.770**
PP2	-0.219	0.600	0.519	0.553	0.643	**0.793**
PP3	-0.287	0.555	0.521	0.540	0.629	**0.807**

4.2. Structural Model

Evaluation of the influence between constructs in the structural model is carried out by analyzing direct path coefficients. In this case, the significance of the path is tested through a bootstrapping procedure, while the interpretation of the effect is based on the direction of the coefficient, the size of the effect, as well as the T statistics value (> 1.96) and P Value which are compared with the general significance limit (< 0.05). If these criteria are not met, then the relationship is considered insignificant and cannot be interpreted further because it has no statistical support (Hair et al., 2012).

After significance is confirmed, the next stage is to assess the direction and strength of the influence by looking at the Original Sample value (β). The β value shows that the influence between variables is positive or negative, and also shows the size of this influence. Hanseler (2023) argues that a larger path coefficient indicates a stronger influence. The test results can be seen in Table 5.

Table 5. Direct Effect Path Coefficients

	Original Sample (O)	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**T Statistics (|O/STDEV|)**	**P Values**	**Results**
TS → NP	-0.025	-0.026	0.035	0.717	0.474	**Rejected**
LD → NP	0.351	0.335	0.111	3.169	0.002	**Accepted**
LD → PK	0.072	0.081	0.092	0.784	0.433	**Rejected**
LD → KP	0.805	0.806	0.035	23.068	0.000	**Accepted**
PK → NP	0.354	0.361	0.092	3.848	0.000	**Accepted**
KP → PP	0.770	0.762	0.084	9.141	0.000	**Accepted**
KP→ NP	0.152	0.160	0.105	1.443	0.150	**Rejected**
NP→ PP	0.787	0.787	0.041	19.408	0.000	**Accepted**

Table 6. Coefficient of Determination (R-Square)

Variable	**R-Square Value**	**Results**
Perceived Usefulness (X3)	0.688	Moderate
Perceived Ease of Use (X4)	0.647	Moderate
Intention to Use (Y1)	0.637	Moderate
Use Behavior (Y2)	0.619	Moderate

Coefficient determination (R-Square) is used to measure how much endogenous variables are influenced by other variables (Hair et al., 2012). According to (Chin, 1988), if the R2 result is 0.67 and above for the endogenous latent variable in the structural model, it indicates that the influence of the exogenous variable on the endogenous variable (which is influenced) is in the good category. Meanwhile, if the result is 0.33 – 0.67 then it is included in the moderate category, and if the result is 0.19 – 0.33 then it is included in the weak category.

Perceived usefulness has an R2 value of 0.688, explaining that the endogenous variable Perceived usefulness can be predicted by the digital literacy variable by 68.8% and is quite strong, while the remaining 31.2% is explained by other exogenous variables which are not included in the research model.

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perceived ease of use has an R2 value of 0.647, explaining that the endogenous variable perceived ease of use can be predicted by the digital literacy variable by 64.7% and is classified as quite strong, while the remaining 35.3% is explained by other exogenous variables which are not included in the research model.

Then the intention to use has an R2 value of 0.637, explaining that the endogenous variable Intention to use can be predicted by the variables Technostress, digital literacy, Perceived Usefulness and perceived ease of use by 63.7% and is classified as quite strong while the remaining 35.3% is explained by other exogenous variables which are not included in the research model.

And finally, use behavior has an R2 value of 0.619, explaining that the endogenous variable use behavior can be predicted by the Intention to Use variable by 61.9% and is classified as quite strong, while the remaining 38.1% is explained by other exogenous variables which are not included in the research model.

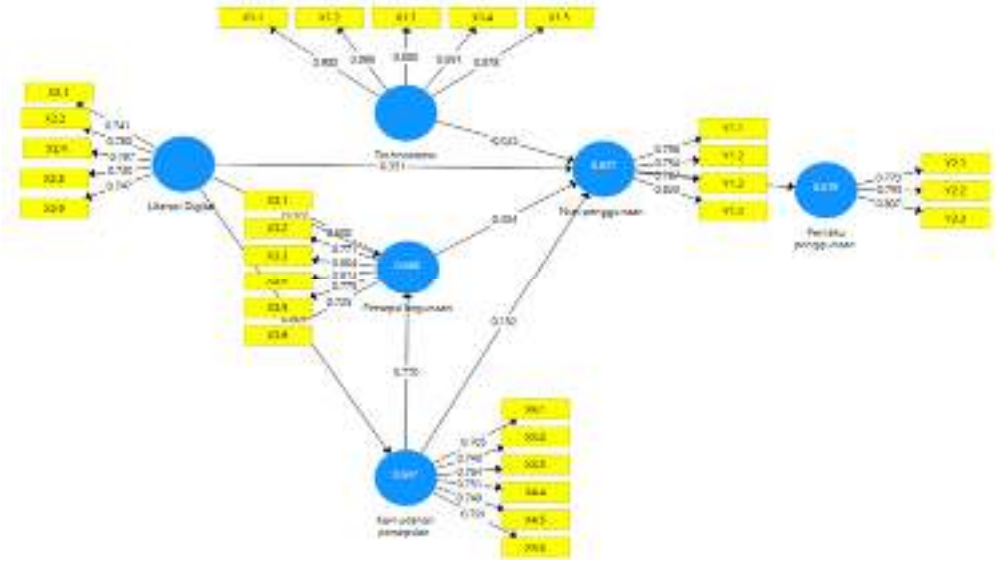

Figure 2. Results of the PLS-SEM Analysis

4.3. The Effect of Technostress on Intention to Use

Based on the test results, the t-statistic value was 0.717 < 1.96 and the p value was 0.474 > 0.05, which indicates that there is a negative and insignificant direction of the relationship. Thus, Technostress does not have a positive and significant effect on the behavioral intention to use CTAS.

This indicates that the level of stress experienced by CTAS users does not influence the desire to use CTAS. This finding is not in line with (Y. K. Chang & Chou , Huang, T. H., 2019; Joo et al., 2016) which stated that Technostress influences behavioral intention to use. However, the results of this study are in line with. According to (Gabbiadini et al., 2023; Khlaif et al., 2023) the level of stress experienced by the user has no influence on the behavioral intention to use due to the encouragement of certain situations. In the context of this research, the use of CTAS is mandatory, so that if users feel stressed and technologically burdened they still have to use this system. This was also expressed by (Venkatesh et al., 2003) . According to (Venkatesh et al., 2003). stress can arise when using a system that does not have good support and is mandatory. In this case, evaluation of increasing CTAS adoption can be focused on system constraints to support users.

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4.4. *The Influence of digital literacy on Usage Intentions*

Based on the test results, the t-statistic value was 3.619 > 1.96 and the p value was 0.002 < 0.05, which indicates that there is a positive and significant direction of the relationship. Thus, digital literacy has a positive and significant effect on the intention to use CTAS.

This indicates that the high level of digital capabilities possessed by users is directly proportional to their intention to use CTAS. In this regard, users tend to have greater comfort in using CTAS if they have a good understanding of CTAS and are able to operate CTAS well. This is in line with findings by (Yao & Wang, 2024) who stated that it is important for individuals to first understand the use of technology to determine the level of acceptance. In terms of CTAS, these findings suggest that increasing digital literacy can be an effective strategy in encouraging the adoption of CTAS.

4.5. *The Influence of digital literacy on Perceived Usefulness*

Based on the test results, the t-statistics value was 0.784 < 1.96 and the p value was 0.433 > 0.05. The original sample value is 0.072 which indicates that the direction of the relationship is positive and not significant. Thus, digital literacy has a positive but not significant influence on perceived usefulness.

In this research, it is indicated that the digital literacy skills of CTAS users have no effect on the usability of technology. For this reason, CTAS users do not need digital literacy to assess the usefulness of the system used in carrying out their work. This finding is in line with Nikou et al., (2022) explaining that workers do not evaluate the usefulness of technology, for example to complete their tasks based on literacy skills. These findings also support the core idea in the TAM model, namely that ease of use and usability are separate concepts, and that ease of use is a necessary but not sufficient condition for usability. However, this finding contradicts (Yao & Wang, 2024) who stated that digital literacy has an influence on perceived usefulness.

4.6. *The Influence of digital literacy on perceived ease of use*

Based on the test results, the t-statistics value was 23.068 > 1.96 and the p value was 0.000 < 0.05, which shows that the direction of the relationship between digital literacy and perceived ease of use is positive and significant. Thus, digital literacy influences perceived ease of use.

In this research, it is indicated that the ability of CTAS users regarding digital literacy as an external variable can influence the ease of use of technology. digital literacy is directly related to perceived ease of use. (Israr et al., 2024) stated that digital literacy is directly related to perceived ease of use. Where literately skilled workers will find it easier to operate technology ((Nikou et al., 2022) In research by Nikou et al., (2022) it is stated that digital literacy has an influence on the ease of using technology in the workplace. This finding is also in line with research(Akram et al., 2023; Duan & Dong, 2025; Hardianti & Murtadlo, 2024; Yao & Wang, 2024).

4.7. *The Influence of Perceived Usefulness on Intention to Use*

Based on Table 5, the t-statistics value is 3.848 > 1.96 and the p value is 0.000 < 0.05. The original sample value is 0.354, which indicates that the direction of the relationship between perceived usefulness and intention to use CTAS is positive and significant. Thus, perceived usefulness has a significant effect on intention to use. These findings strengthen the TAM model (Davis & W., 1989), which explains that perceived usefulness plays an important role in forming a person's intention to use a particular technology.

In this research, it is indicated that the success of implementing the CTAS system is very dependent on the extent to which users feel the real benefits of the system in supporting the efficiency and accuracy of the tax administration process. When CTAS users assess that CTAS is able to speed up workflow, reduce administrative errors, and increase effectiveness of use, their intention to use CTAS will increase. The results of this study are in line with the

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findings of a previous study by (Yao & Wang, 2024) which showed that perceived usefulness significantly influences prospective teacher students' intentions to use AI-based technology in education.

These findings are consistent with other findings in the fields of digital education and health, as shown by Hussain et al. (2025), who found that perceived usefulness drives intention to use digital health services. This is also in line with research (Astari et al., 2022; Camilleri & Falzon, 2021; Rejali et al., 2023)

4.8. The Influence of perceived ease of use of Usefulness on Perceived Usefulness

Based on Table 5, the t-statistics value is 9.141 > 1.96 and the p value is 0.000 < 0.05. The original sample value is 0.770, which indicates that the direction of the relationship between perceived ease of use and Perceived Usefulness is positive and significant. Thus, perceived ease of use has a significant effect on perceived usefulness.

The TAM model states that when technology is perceived as easy to use, individuals tend to rate the technology as more useful (Davis & W., 1989). In this research, the success of CTAS is not only determined by the sophistication of its features or completeness of its functions, but also by the level of ease in operating it. In other words, the easier CTAS is to use, the higher the confidence in its use in increasing efficiency and accuracy in tax administration.

This finding is in line with research by (Yao & Wang, 2024)which shows that perceived ease of use has a significant effect on perceived usefulness in the context of AI-based education, which confirms that ease of use is a key factor in forming perceptions of the benefits of a technological system. This is also in line with research conducted by (Mohamad et al., 2021; Wistedt, 2024; Zerbini et al., 2022)

4.9. The Effect of perceived ease of use on Intention to Use

Based on Table 5, the t-statistics value is 1.443 < 1.96 and the p value is 0.150 > 0.05. The original sample value was 0.152, which indicates that the direction of the relationship between perceived ease of use and Intention to Use CTAS is positive but not significant. Thus, perceived ease of use has no effect on intention to use. In the TAM model, perceived ease of use is defined as an individual's belief that using a system does not require much effort or complexity.

This finding is not in line with research by (C.-T. Chang et al., 2017) which states that perceived ease of use has a significant effect on students' intention to use e-learning for educational purposes in Azerbaijan. However, this finding is in line with research by (Ayanwale & Molefi, 2024) which revealed that perceived ease of use did not influence the intention to use AI applications, especially chatbots, among National University of Lesotho (NUL) students.

In this research, the relationship was not significant because CTAS is implemented as a mandatory tax administration system. Users' decisions to adopt CTAS are primarily driven by administrative obligations and government regulations rather than by the perceived ease of using the system. Consequently, even if users perceive CTAS as difficult to use, they are still required to utilize it to fulfill their tax obligations. This finding is consistent with (Venkatesh & Davis, 2000) and (Venkatesh et al., 2003), who argued that technology adoption in mandatory settings is influenced more strongly by organizational requirements and social influence than by individual perceptions of ease of use.

4.10. The Effect of Intention to Use on Use Behavior

Based on Table 5, the t-statistics value is 19.408 > 1.96 and the p value is 0.000 < 0.05. The original sample value is 0.787, which indicates that the direction of the relationship between Usage Intentions and use behavior is positive and significant. Thus, intention to use has a significant effect on use behavior.

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This finding is consistent with (Venkatesh et al., 2003) who identified behavioral intention as the strongest direct predictor of actual technology use. Recent evidence by Belmonte et al. (2024) also confirms that users with stronger behavioral intentions are more likely to translate those intentions into actual technology use. In the Technology Acceptance Model (TAM), behavioral intention represents the immediate antecedent of actual system use. Therefore, when individuals have a strong intention to use a system, their tendency to engage in actual use increases significantly.

In this research, the intention to use CTAS influences CTAS use behavior because when users feel confident about the benefits of the system and have the desire to use it, use behavior will increase even though implementation is mandatory. Thus, even in a mandatory usage context such as CTAS, usage intentions still play an important role in shaping use behavior because users feel that the system provides value and benefits that are in line with their work needs (Darmayasa & Hardika, 2024).

5. Conclusion

This research aims to determine the influence of perceived usefulness, perceived ease of use, Technostress, and digital literacy on intentions to use CTAS, as well as to determine the influence of intentions to use CTAS on CTAS use behavior. The results of this research show that CTAS acceptance is influenced by several important factors in the Technology Acceptance Model 2 (TAM 2) framework which has been expanded to include Technostress and digital literacy variables. The results of the analysis reveal that Technostress has no effect on intention to use, which shows that pressure or stress due to technology use does not reduce users' desire to continue accessing CTAS because of its mandatory nature. On the other hand, digital literacy was proven to have a significant effect on intention to use and perceived ease of use, although it did not have a direct effect on perceived usefulness. Another important finding is that perceived usefulness is a significant factor in increasing intention to use CTAS, while perceived ease of use only influences perceived usefulness and does not directly influence intention to use. In addition, usage intentions have a strong and significant effect on actual use behavior. Thus, it can be concluded that increasing digital literacy and user understanding of the benefits of CTAS are the main elements capable of encouraging optimal use of CTAS, even in the context of a mandatory tax system.

Based on the findings of this research, there are several suggestions that can be used as a reference for further research and for developing CTAS implementation in Indonesia. Future researchers are advised to include other external variables outside Technostress and digital literacy, such as system quality, service quality, or regulatory factors, considering that the coefficient of determination value shows that there are still other variables that have the potential to influence the intention and CTAS use behavior. In addition, it is necessary to consider the use of alternative theoretical models such as UTAUT, ISSM, or ECM to gain a more comprehensive understanding of the factors that influence technology acceptance in the context of a mandatory tax system.

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