
TECHNOLOGY READINESS AND ACCEPTANCE PREDICT TAX AUDITORS' DIGITAL ADOPTION

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ABSTRACT

In recent developments, incorporating digital technologies into auditing practices has accelerated, notably through the widespread use of Computer-Assisted Audit Tools and Techniques (CAATs). However, the readiness of tax auditors to embrace these innovations varies considerably, shaped by individual psychological traits and attitudes toward technology. This study investigates how tax auditors' technology readiness influences their perceptions and acceptance of CAATs within the Coretax implementation by the Directorate General of Taxes (DGT). This study combines the Technology Readiness Index (TRI) 2.0 with the Technology Acceptance Model (TAM) framework. Empirical data were obtained from 85 tax auditors across 13 offices within the DGT Banten area and examined using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings indicate that optimism significantly and positively influences perceived usefulness and ease of use. These perceptions subsequently play a crucial role in shaping the behavioral intention to implement CAATs. The study suggests that enhancing auditors' confidence and positive outlook toward technology adoption can foster greater acceptance of audit digitization tools. This research adds to the scarce body of empirical studies that merge TRI and TAM frameworks in public sector contexts, providing actionable perspectives on digital transformation in tax audit settings.

Keywords: Computer Assisted Audit Techniques (CAATs), Technology Readiness Index (TRI), Tax Auditors, Technology Acceptance Model (TAM).

INTRODUCTION

The government has initiated a strategic agenda called Modernization of Indonesia's central tax administration infrastructure (PSIAP or Coretax), which marks a strategic step in modernizing tax administration in Indonesia. Thus, the information and technology system will provide integrated support for the implementation of DGT's duties, including business process automation, starting from the taxpayer registration process, tax returns and other tax documents, tax payments, audit and collection support, as well as taxpayer accounting functions (Darussalam & Septriadi, 2021).

The Directorate General of Taxes' adoption of the Coretax system represents a pivotal move toward modernizing Indonesia's tax administration, reflecting a broader commitment to digital transformation and institutional efficiency. This system not only integrates the tax process electronically, but also demands a significant change in the work pattern of tax auditors. Within this framework, tax auditors' integration of digital tools is decisive in shaping the system's operational success and overall impact. Tax audit readiness to respond to digital tax administration and to shift responses to rapid digital tax changes must be achieved, including recommendations to address the gap.

Coretax's success in increasing state revenue from tax revenue through tax compliance is influenced by the readiness of human resources, including the ability to adapt to complex digital systems. Tax auditors must understand the new look, leverage available data, and apply it in the audit process. However, resistance to change, training limitations, and perceptions of technological complexity are significant challenges in this adoption process (Dimetheo et al., 2023).

According to Tesalonika & Wala (2025), the implementation of Coretax has fundamentally changed tax administration, increasing operational efficiency by up to 85.000% and reducing administrative costs by up to 42.000%. However, they also noted that the main challenges lie in "technological infrastructure, human resource capacity, and system security". It shows that the readiness of human resources, including tax auditors, is important to the system's success.

Given the increasing reliance on information technology within tax auditing services, the effectiveness of service delivery is significantly influenced by how technological tools are utilized. However, it has been observed that many personnel engage with only a limited range of the available desktop functionalities. Individual personality traits may shape this phenomenon. Data was collected from tax auditors of tax offices in the Banten DGT Regional Office area. The audit software used by the respondents where they work includes Apiseta, Derik, TABK, e-audit, Excel, and ACL.

Digital financial reporting is growing rapidly in use, while tax auditors must adopt tools and Computer-Assisted Audit Tools (CAAT) to improve their performance and satisfaction. The lack of knowledge that prevents tax auditors from using CAAT needs to be examined more deeply to align with PSIAP related to tax audits.

This research seeks to enrich the theoretical discourse surrounding the Technology Acceptance Model (TAM), which asserts that individuals' engagement with information systems is primarily shaped by their intention to use the technology. Furthermore, it emphasizes that such intentions are shaped by auditors' attitudes toward implementing audit-related applications. This investigation is driven by the need to deepen insights into the determinants that shape information technology uptake and practical deployment within tax auditing.

Parasuraman & Colby (2015) introduced the Technology Readiness Index (TRI) as a psychometric framework comprising 36 items to assess an individual's predisposition toward embracing and utilizing emerging technologies. The index is built on four main dimensions, namely optimism (belief that technology will improve efficiency and quality of life), innovation (tendency to be a pioneer in the use of technology), insecurity (doubts about the reliability and security of technology), and discomfort (feeling uncomfortable or intimidated by technology). The construction of TRI represents a psychological condition that reflects individuals' cognitive and affective tendencies in responding to technological advances, both in domestic and professional contexts. Accordingly, the Technology Readiness Index (TRI) captures not only observable behaviors but also the

psychological preparedness and motivational intentions that collectively influence an individual's inclination to adopt technological innovations in both personal and professional settings (Parasuraman & Colby, 2015).

This study proceeds through a structured methodological approach, incorporating the evaluation of TRI 2.0, a streamlined 16-item scale developed to assess individuals' psychological readiness for engaging with technological innovations. As a behavioral construct, TRI 2.0 offers practical relevance for decision-oriented research in environments where technological advancement is central to operational success. The instrument is structured around four fundamental traits: optimism, innovativeness, discomfort, and insecurity. Building on Parasuraman & Colby,(2015)'s conceptual model, individuals who score highly in optimism and innovativeness, while exhibiting lower levels of discomfort and insecurity, are generally more inclined to embrace new technological solutions in both work and everyday contexts.

The Technology Acceptance Model (TAM) is a foundational theory for examining how individuals embrace and utilize technological innovations at the user level (Alvin & Kurniawati, 2019), particularly in information systems. Originally developed to explain the underlying factors driving user interaction with technological systems, the Technology Acceptance Model (TAM) posits that two key cognitive constructs, perceived ease of use (PEOU) and perceived usefulness (PU), play a central role in shaping individuals' intentions to adopt new technologies. PEOU reflects the belief that operating a system requires minimal effort, while PU denotes the perception that the system contributes positively to task performance. Furthermore, individual personality traits are believed to shape technology adoption behavior, leading to the conceptual integration of TAM with models of technology readiness in prior empirical investigations (Al-Adwan et al., 2023; Bakhri, 2025; Denovan & Marsasi, 2025; Han et al., 2021; Ho & Wu, 2021; Jefferson & Efrata, 2023; Khashan et al., 2025; Lai & Lee, 2020; Naeem et al., 2023; Su et al., 2024; Wang et al., 2024).

CAAT refers to using information technology to support the efficient and effective implementation of audit procedures. This concept includes using various software, from word processing applications and automated worksheets to audit-specific software, which allows auditors to systematically access, analyze, and evaluate data to achieve audit objectives. In other words, CAAT integrates technology into the audit process to improve the accuracy, speed, and scope of financial and operational data testing.

This research identified research gaps from prior studies, indicating that integrating the TAM and TRI within public sector tax auditing remains underexplored. Previous studies focused on applying the TAM and TRI in the private sector and educational contexts. Moreover, few studies have examined how individual readiness traits influence behavioral intention toward CAAT adoption in government audit institutions.

This study offers a novel extension of the TAM and TRI 2.0 frameworks by contextualizing them within the operational realities of public sector auditing, specifically, the adoption of CAATs by tax auditors. While prior research has predominantly applied TAM and TRI in private sector domains such as e-commerce, education, and healthcare, this study bridges a critical gap by demonstrating how individual readiness and usability perceptions influence technology uptake in government audit institutions. This research provides actionable insights for shaping digital transformation strategies in government audit institutions, especially those aiming to modernize tax administration through tools like CAATs. By empirically validating the role of perceived ease of use, perceived usefulness, and individual readiness traits (e.g.,

optimism, innovativeness), this research offers a behavioural lens for understanding technology adoption beyond infrastructure and regulation.

The Effect of Optimism on Technology Perception

The effect of optimism on technology perception has been examined across various sectors. Clark et al. (2016) provide evidence that optimism can bias decision-making and shape perceptions of technological utility and performance in the education sector. Utami et al. (2022) confirm that technology optimism significantly affects students' readiness and intention to use mobile devices. It highlights optimism as a psychological enabler that enhances perceived ease of use and usefulness in technology adoption.

The main goal of the development of Coretax is to modernize the current tax administration system. Coretax serves as an integrated digital platform that consolidates the primary functions of tax administration, encompassing taxpayer registration, submission of tax returns, payment processing, and audit and enforcement activities related to tax collection.

H_{1a} : A strong sense of technological optimism (OPTI) is positively associated with individuals' perceptions that specific systems are easy to operate (PEOU), facilitating smoother adoption processes

H_{1b} : Individuals with elevated levels of technological optimism (OPTI) are more likely to perceive a given system as beneficial to their performance, enhancing its perceived usefulness (PUSE)

The Influence of Innovation on Technology Perception

Research by Ciftci et al. (2021) provides a positive effect of personal innovativeness on the intention to use technology. Personal Innovativeness in Information Technology (PIIT) reflects an individual's willingness to explore and engage with newly introduced digital tools and systems. This construct is regarded as a personality trait relatively stable across contexts and minimally affected by situational or environmental influences. Individuals exhibiting higher levels of innovativeness, often referred to as early adopters, tend to perceive modern technologies as less complex, facilitating quicker acceptance and usage.

H_{2a} : Individuals exhibiting high levels of technological innovativeness (INNO) are likelier to perceive emerging systems as user-friendly (PEOU), facilitating smoother interaction and adoption

H_{2b} : Individuals strongly inclined toward technological innovation (INNO) tend to perceive specific digital solutions as more beneficial or valuable (PUSE)

The Effect of Discomfort on The Perception of Technology

Marikyan et al. (2023) explore how negative emotional responses, including discomfort, emerge when technology performance falls short of expectations. It shows that discomfort can distort user perception, reduce satisfaction, and hinder continued use, use-especially in high-tech environments like smart homes.

People who score high on the discomfort scale suffer from a lack of control and a sense of being overwhelmed by technology. It can be improved through informative feedback and an enlarged ease of use. People who score high on the nature of discomfort perceive the technology to be more complex and therefore less easy to use.

H_{3a} : High personal discomfort (DISC) related to technology in general leads to a lower perceived ease of use of certain technologies (PEOU)

This study expects no direct relationship between discomfort and perceived and hypothesized usability:

H_{3b} : High personal discomfort (DISC) in using technology generally does not lead to perceived higher or lower usefulness of a particular technology (PUSE)

How Feelings of Insecurity Shape Individuals' Evaluations and Attitudes Toward Technological Systems

Although associated with discomfort, fear of technology, and concerns regarding its operational effectiveness pertain more specifically to particular elements of technology-driven interactions, rather than reflecting a broad unease with technological systems (Elvis & Kim, 2022). This avoidance behavior is often attributed to skepticism or mistrust regarding new technological innovations' reliability, implications, or unfamiliarity.

H_{4a} : Individuals who experience heightened insecurity (INSE) concerning technology often perceive digital systems as less intuitive or complex to navigate (PEOU).

H_{4b} : Individuals who feel uncertain or insecure (INSE) about technology often perceive its practical value (PUSE) as limited, which may diminish their motivation to engage

The Relationship between Perceived Simplicity of Interaction and The Overall Functional Quality of a Technological System

Extensive empirical research has consistently demonstrated that users who find a technology easy to operate (PEOU) are more likely to recognize its practical benefits and value (PUSE). In a study focused on Generation Y and Z users of video conferencing tools, Denovan & Marsasi (2025) demonstrated that PEOU significantly contributes to PUSE and users' attitudinal responses. Given that perceived usefulness reflects an individual's belief about how effectively a technological system can enhance task performance, it is reasonable to expect a positive linkage between perceived ease of use (PEOU) and perceived usefulness (PUSE). This theoretical rationale forms the basis for the hypothesis presented below.

H₅ : Perceived ease of use (PEOU) is expected to positively influence users' assessments of a system's overall utility and effectiveness (PUSE)

The Influence of Perceived Simplicity and Functional Effectiveness on Users' Willingness to Adopt and Utilize Technological Systems

Jeong et al. (2025) confirm that perceived simplicity (ease of use) and functional effectiveness (usefulness) significantly influence users' intention to continue using AI systems by Jordanian bank customers. Prior research has consistently indicated that when users perceive a technology as easy to operate, they are more likely to form favorable usability judgments, positively shaping their intention to adopt and use the system. Therefore, PEOU and PUSE will affect UINT with a positive relationship, so the hypothesis is developed as follows:

H₆ : The perceived ease of interacting with a technological system (PEOU) is positively associated with users' intention to adopt and utilize that technology (UINT)

H₇ : Users who perceive a technological system as beneficial to their tasks (PUSE) are more inclined to develop a favorable intention to adopt and utilize that technology (UINT)

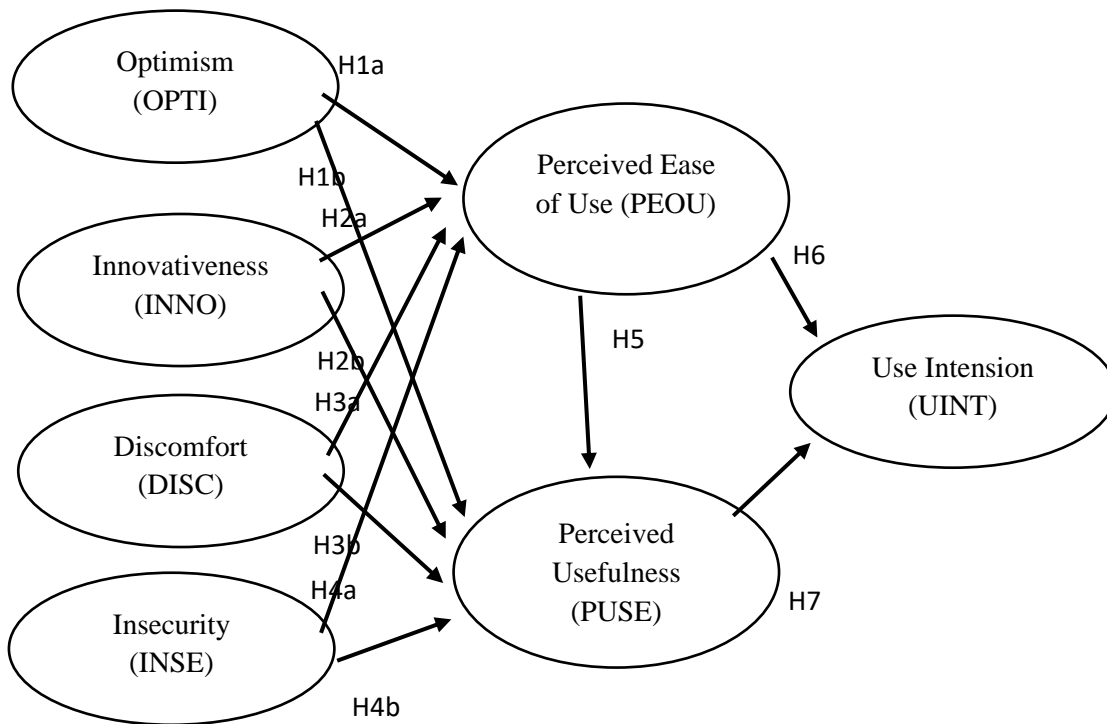


Figure 1. Research Framework

Source: Adapted from Hallikainen & Laukkanen (2016)

RESEARCH METHODS

This research adopts a quantitative approach to assess the preparedness of tax auditors in implementing Computer-Assisted Audit Techniques (CAATs). Quantitative research is a research method that uses numbers related to research problems to be measured using statistics in order to produce a conclusion (Creswell & Creswell, 2018).

To integrate TAM and TRI constructs, we use the Partial Least Squares Structural Equation Modeling (PLS-SEM) via the SmartPLS software, a powerful tool for analyzing complex relationships among latent variables, especially in exploratory or predictive research. The benefits of using PLS-SEM are ideal for exploratory studies, support bootstrapping for significance testing, and allow for multi-group analysis, moderation, and mediation testing (Hair et al., 2019, 2022).

This study employs a quantitative research design to evaluate the readiness of tax auditors to utilize computer-assisted audit techniques (CAATs). Data collection involves both primary and secondary sources. Primary data were obtained through surveys administered to individuals directly involved in tax audits. The sampling technique used is convenience sampling, targeting employees of the DGT who meet the criteria of being certified tax auditors and have experience applying CAATs in their audit procedures. The primary data utilized in this study were obtained through questionnaire responses distributed to functional tax auditors operating within the Regional Office of the DGT in Banten Province and auditors affiliated with various Tax Service Offices. These KPPs include thirteen specific offices: Tangerang Middle Tax Office, and 11 Pratama Tax Offices: West Serang, East Serang, Cilegon, Pandeglang, Cikupa, Serpong, West Tangerang, East Tangerang, Pondok Aren, Kosambi, and Tigaraksa.

Secondary data, such as literature materials, previous research, books, and so on, is also used to complete the research. The secondary data were obtained from institutional records, audit performance reports, and publicly available documentation related to implementing Computer-Assisted Audit Tools (CAATs) within DGT. These sources provided contextual grounding and operational benchmarks for interpreting behavioral constructs such as perceived usefulness, ease of use, and readiness dimensions.

This study utilizes structured questionnaires as the primary data collection tool, enabling efficient information gathering from a broad and representative sample. The instrument is designed to capture respondents' attitudes, preferences, and behavioral tendencies, specifically those of tax auditors at the Banten Regional Office of the Directorate General of Taxes (DGT), in a timely and systematic manner. The indicators used to measure the quantitative data from this method are the response rate, validity rate, reliability level, and error rate of the questionnaire used. follows :

Table 1. Construct Research

Construct	Definition	Source
Optimism (OPTI)	Denotes an overarching favorable perception of technology, characterized by the belief that technological advancements empower individuals by enhancing their sense of control, enabling greater flexibility, and improving overall efficiency in various aspects of life.	(Parasuraman & Colby, 2015)
Innovativeness (INNO)	Functions as a key antecedent of technological readiness, referring to an individual's propensity to assume an early adopter role and exhibit leadership in embracing and promoting emerging technological innovations.	(Parasuraman & Colby, 2015)
Discomfort (DISC)	Represents an individual's subjective perception of being excessively burdened by technological systems, accompanied by a diminished sense of agency or control in interacting with such technologies.	(Parasuraman & Colby, 2015)
Insecurity (INSE)	Denotes a sense of distrust toward technological systems, often rooted in pervasive skepticism regarding their reliability and functionality, and apprehension about the possible adverse outcomes associated with their use.	(Parasuraman & Colby, 2015)
Perceived usefulness (PUSE)	The subjective probability of a user that using a particular virtual store will improve their performance in purchasing and searching for information.	(Al-Ateeq et al., 2022; Hair et al., 2022)
Perceived ease of use (PEOU)	The extent to which users expect using the target virtual store to be free of effort.	(Al-Ateeq et al., 2022)
Behavioral intention to use (UINT)	An individual's motivational readiness or expressed likelihood to engage with a specific technological system in the future.	(Chao, 2019)

Source: Source of Table

RESULTS AND DISCUSSION

Digital transformation in public sector auditing, particularly in tax administration, represents a paradigm shift from manual, paper-based procedures to data-driven, technology-enabled oversight. This shift is not merely technical but deeply behavioral,

procedural, and institutional for tax auditors. As noted by Nadzari et al. (2024), digital transformation reshapes auditors' roles by requiring new competencies in data interpretation, system navigation, and digital ethics, while also increasing expectations for audit transparency and responsiveness.

Unlike private sector auditors, tax auditors operate within highly regulated environments where compliance, public accountability, and institutional mandates shape technology adoption. Volodina & Grossi (2025) emphasize that digital transformation in public audit institutions is often driven by public value creation, not just efficiency gains. Auditors must reconcile technological optimism with data integrity, procedural fairness, and citizen trust concerns.

This study introduces a new application, Coretax, as a new variable within the TAM framework. Hair et al. (2022) said that Partial Least Squares Structural Equation Modeling (PLS-SEM) is recommended when researchers aim to evaluate theoretical models from a predictive standpoint, particularly in cases involving intricate frameworks with multiple constructs, indicators, and interrelated pathways.

Model assessment in PLS-SEM involves evaluating the measurement model (outer model) and the structural model (inner model). The measurement model is examined using three key criteria: convergent validity, discriminant validity, and reliability, ensuring that the constructs are accurately and consistently represented by their indicators (Hair et al., 2022; Sarstedt et al., 2021).

Evaluating convergent validity involves examining the outer loadings of indicators and the Average Variance Extracted (AVE), which confirm whether the indicators adequately represent their underlying constructs (Wong, 2019). In this study, all outer loading values exceed the threshold of 0.700, indicating that the indicators reliably represent their respective constructs. Additionally, the Average Variance Extracted (AVE) values are above 0.500, confirming that the model satisfies the criteria for convergent validity. These results suggest that each indicator is valid and that the measurement instruments are appropriately aligned with the constructs they are intended to assess.

The next step involves evaluating discriminant validity, which is assessed using the Fornell-Larcker criterion and cross-loading analysis. Based on the results, the square root of the AVE for each construct exceeds its correlations with other constructs, indicating that each variable shares more variance with its own indicators than with those of other variables. These findings confirm that the model satisfies the requirements for discriminant validity.

Table 1. Outer Model and Inner Model Measurement Test Results

Valuation	Information	Criterion
Outer Model	Convergent Validity Test	Loading factor greater than 0.700 Average variance extracted or AVE greater than 0.500
	Discriminant Validity Test	Correlation of constructs with measurement items > other construct sizes. Cross-loading values greater than 0.700.
	Composite Reliability	Composite reliability level (pc) greater than 0.700
	Inner Model	
	Strong R-Squared	0,791
	R Square Adjusted	0,785
	SRMR	0,076
	F2	PEOU: 0.422, PUSE: 0.956
	Q2 Blindfolding	PEOU: 0.387, PUSE: 0.422, UINT: 0.660
	GoF	PEOU: 0.629, PUSE: 0.663, UINT: 0.822

Source: Processed from SMART-PLS, 2025

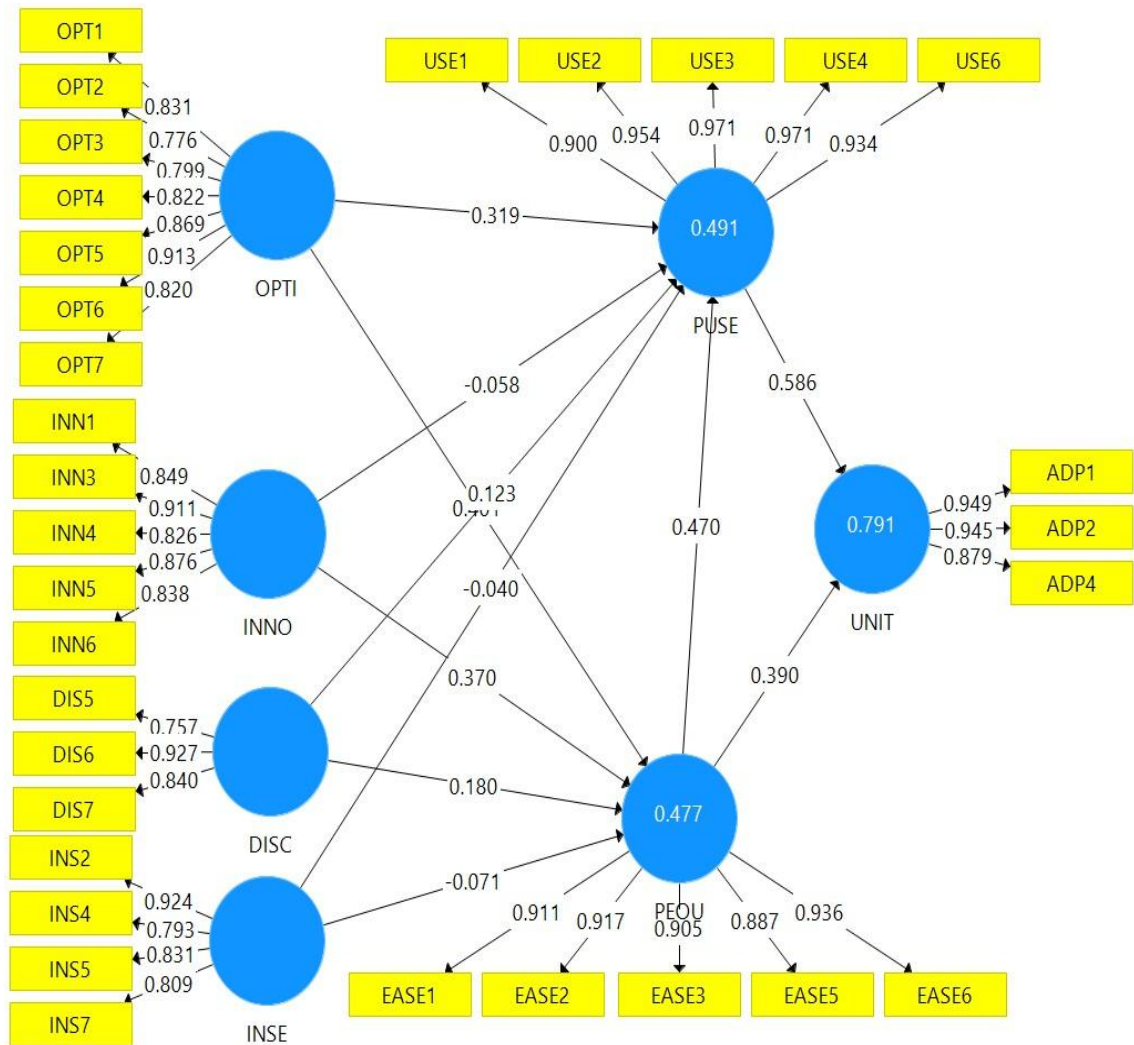


Figure 2. Measurement Model (Outer Model)

Source Processed from SMART-PLS, 2025

Following the bootstrapping procedure, the path coefficient analysis revealed inter-variable relationships that align with the previously formulated hypotheses.

The relationship can be estimated in the following equation:

- 1) \hat{y} Behavioral intention to use (UINT) = 0.586 (PUSE)
- 2) \hat{y} PUSE = 0.319 (OPTI) - 0.058 (INNO) + 0.123 (DISC) - 0.040 (INSE)
- 3) \hat{y} Behavioral intention to use (UINT) = 0.390 (PEOU)
- 4) \hat{y} PEOU = 0.401 (OPTI) + 0.370 (INNO) + 0.180 (DISC) - 0.071 (INSE)

Discomfort (DISC) to Perceived Ease of Use (PEOU): Positive and Insignificant Effects

The results of the path coefficient analysis, conducted after the bootstrapping procedure, revealed that the relationship between Discomfort and Perceived Ease of Use was positive but not statistically significant. Although the coefficient indicates a slight upward trend, suggesting that increased discomfort may be marginally associated with higher perceptions of ease of use, the effect lacks sufficient statistical support to confirm a meaningful influence.

Findings that show a positive but insignificant effect of DISC on PEOU contradict theoretical assumptions. In general, users uncomfortable with the technology are expected to view such systems as difficult to use. Despite some respondents expressing discomfort, the results indicate that this feeling was not sufficiently strong to diminish their perception of the system's ease of use.

It may be due to several factors, such as user-friendly application design, prior training that helps examiners overcome initial hurdles, and reviewers already familiar with similar technology. Tax auditors in DJP often operate within highly structured, compliance-driven institutions, where technology adoption is frequently mandated through formal policies and procedural guidelines. In such environments, the perception of discomfort may be suppressed by the expectation to conform to standardized workflows and reporting systems. As a result, auditors may engage with CAATs not based on personal comfort levels, but due to institutional obligation, reducing the psychological salience of discomfort as a barrier.

These findings diverge from earlier studies grounded in the Technology Acceptance Model (TAM), which typically emphasize consistent behavioral patterns in adopting new technologies (Lai & Lee, 2020). Khashan et al. (2025) revealed that the psychological barrier of discomfort, which reflects users' unease or lack of control when engaging with technology, showed a marginally positive association with Perceived Ease of Use (PEOU). Sumargo & Indriastuti (2021) revealed that PEOU had a positive but insignificant effect on intention to use. It indirectly supports the idea that inhibitors like discomfort may not strongly impact usability perceptions on mobile banking. Malatji et al. (2020) noted that PEOU fails to account for psychological inhibitors like discomfort, and its predictive power can be limited when applied to real-world innovations. Discomfort was found to have a positive but statistically insignificant influence on perceived ease of use of IoT Services in Smart Classrooms (Alhasan et al., 2023).

Discomfort (DISC) to Perceived Usefulness (PUSE): Positive and Insignificant Effects

Discomfort (DISC), defined within the Technology Readiness Index (TRI), represents a negative psychological construct that captures individuals' unease, hesitation, or lack of confidence when interacting with technological systems. In the context of technology adoption, this inhibitor may obstruct users' ability to recognize digital tools' advantages or practical value. Conversely, Perceived Usefulness (PUSE), as conceptualized in the Technology Acceptance Model (TAM), refers to the degree to which an individual believes that employing a particular technology will enhance their task performance. The lower the level of discomfort with technology, the more likely someone is to judge the system as applicable. However, when an insignificant positive relationship is found between DISC and PUSE, it is necessary to conduct an in-depth analysis of the context and external factors that affect the relationship.

This finding is theoretically contradictory. In general, someone who experiences discomfort with technology will tend to view the technology as less valuable. However, in this case, the results showed that even if users had discomfort with the technology, it did not lower their perception of the benefits of the technology, although it was also not significant enough to have a real effect.

Possible explanations for this result include that the examiner sees the technology as applicable even though they feel uncomfortable because there is a demand or need to use it, an adaptive system design, and the examiner can reduce the negative influence of discomfort. Tax auditors may perceive CAATs as tools that enhance their professional

credibility and performance, aligning with their role expectations and institutional goals. This alignment can reduce emotional resistance, as the technology becomes embedded in the normative framework of their work, rather than being viewed as a disruptive innovation.

This finding diverges from earlier studies, particularly those grounded in the Technology Acceptance Model (TAM), which has traditionally been employed to interpret behavioral patterns in adopting emerging technologies (Lai & Lee, 2020). Gunawan et al. (2019), in their investigation involving Tokopedia users across the Jabodetabek region, observed that discomfort exhibited a weakly positive association with perceived usefulness; however, this relationship did not reach statistical significance. Utaminingsih & Sumiyati (2024) examined omnichannel retailing and reported that psychological factors, including trust and ease of use, positively but insignificantly influenced Perceived Usefulness. Meanwhile, Utaminingsih & Sumiyati (2024) found that received usefulness had a positive but insignificant effect on repurchase interest, directly and indirectly through trust. While the study focused on behavioral intention, Oematan et al. (2024) highlighted that perceived usefulness is often mediated by satisfaction, and inhibitors like discomfort may not significantly reduce its impact.

Innovativeness (INNO) to Perceived Ease of Use (PEOU): Positive and Significant Effects

Innovativeness (INNO) was found to exert a statistically significant and positive impact on Perceived Ease of Use (PEOU), indicating that individuals with higher levels of technological enthusiasm tend to perceive digital systems as more user-friendly. Innovativeness (INNO) refers to the positive dimension of TRI that describes the extent to which individuals are enthusiastic about trying new technologies. Individuals exhibiting high levels of innovativeness often demonstrate curiosity, self-assurance, and psychological preparedness when engaging with digital technologies. Within the Technology Acceptance Model (TAM), Perceived Ease of Use (PEOU) refers to the extent users believe that interacting with a system will be straightforward, efficient, and free from excessive cognitive effort. In a theoretical framework, an innovative person will find technological systems easier to understand and use because they adapt faster and have high exploratory motivation.

The quantitative findings of this study revealed that innovativeness significantly and positively influenced Perceived Ease of Use. Individuals more inclined to explore and adopt new technologies are more likely to perceive such systems as intuitive and user-friendly.

These findings confirm that innovative individuals tend to be open to exploring technology, as well as being able to adapt quickly to new system features. Their proactive nature in learning technology makes them less likely to experience perceptual barriers regarding ease of use.

This outcome aligns with findings reported in earlier research conducted within healthcare settings (Khashan et al., 2025). Digital modeling technologies such as Building Information Modeling (BIM) have become integral to the Architecture, Engineering, and Construction (AEC) industry (Ali & Warraich, 2023). Ali & Warraich (2023) found that personal innovativeness significantly influenced users' ability to find and organize information, and PEOU had a strong positive effect on multiple aspects of information management. It supports the idea that innovative environments foster greater ease in adopting new systems. Innovativeness was found to have a meaningful and statistically positive influence on individuals' perceptions of how easy a technology is to use.

Denovan & Marsasi (2025) revealed that users more receptive to adopting emerging technologies tend to perceive video conferencing platforms as intuitive and easy to navigate.

Innovativeness (INNO) to Perceived Usefulness (PUSE): Positive and Insignificant Effects

The PLS-SEM analysis revealed that while innovativeness demonstrated a positive relationship with Perceived Usefulness, the effect lacked statistical significance. It implies that although individuals with innovative tendencies are generally receptive to new technologies, such traits do not necessarily translate into stronger perceptions of a technology's utility. Statistically, this is reflected in a positive path coefficient value, but with a p-value of > 0.05 , so the relationship is not empirically significant. It aligns with previous research (Al-Adwan et al., 2023; Jefferson & Efrata, 2023; Khashan et al., 2025; Lai & Lee, 2020).

Insecurity (INSE) to Perceived Ease of Use (PEOU): Adverse and Insignificant Effects

The PLS-SEM findings indicate that although insecurity negatively correlates with perceived ease of use, the relationship lacks statistical significance. It suggests that users' apprehension or skepticism toward technology does not meaningfully alter their perception of how manageable or straightforward the system operates.

These results support the TRM approach that separates negative dispositional influences from cognitive perceptions of the system. Insecurity may be more relevant in influencing trust or perceived risk than ease of use. DJP frequently implements structured training programs, technical support systems, and standardized onboarding procedures when introducing CAATs. These interventions enhance technological self-efficacy, reducing feelings of insecurity by equipping auditors with the skills and resources needed to operate confidently.

System designers are encouraged to prioritize enhancements in user interface design, onboarding processes, and training programs to strengthen users' perceptions of ease of use, rather than focusing heavily on insecurity, which, in this context, has not shown a statistically significant impact.

This result is consistent with previous studies in healthcare institutions (Khashan et al., 2025; Lai & Lee, 2020). Sudirjo et al. (2024) revealed that insecurity was found to have a negative but statistically insignificant impact on PEOU. Users who felt uncertain or anxious about technology did not significantly perceive it as harder to use, suggesting that insecurity may not be a dominant barrier in shaping ease-of-use perceptions. PEOU had a negative and insignificant effect on consumer attitudes, indirectly implying that insecurity may not strongly influence ease-of-use perceptions in digital shopping contexts (Gunawan et al., 2019). Nangin et al. (2020) found that while perceived ease of use and promotional efforts significantly influenced user trust, security concerns (a proxy for insecurity) did not significantly impact.

Insecurity (INSE) to Perceived Usefulness (PUSE): Negative and Insignificant

The finding that insecurity has a negative yet statistically non-significant association with perceived usefulness implies that users' concerns or mistrust toward a technology do not substantially shape their judgments about its practical value. Statistically, this is reflected in the negative path coefficient value with a p-value > 0.05 , which means the relationship is not empirically significant.

These findings support a TRM approach that separates negative dispositional influences from cognitive perceptions of systems. Insecurity may be more relevant in influencing trust or perceived risk than perceived usefulness directly.

In technology implementation strategies, organizations should focus on increasing performance expectancy and task relevance to strengthen the perception of usability, without relying too much on approaches that only reduce user insecurity. These interventions enhance technological self-efficacy, reducing feelings of insecurity by equipping auditors with the skills and resources needed to operate confidently.

This result is consistent with previous studies in healthcare institutions (Khashan et al., 2025; Lai & Lee, 2020). Adoption insecurity was negative but statistically insignificant on the electronic toll payment for E-wallet Usage Intention in Malaysia (Malik et al., 2025). Judijanto et al. (2023) reaffirmed that insecurity does not significantly influence perceived usefulness, even in contexts involving financial transactions on Academia.edu Version of Sudirjo's Study (Sudirjo et al., 2024). Nathania et al. (2021) found no significant relationship, indicating that concerns or discomfort with technology do not substantially reduce its perceived benefits, especially among experienced users.

Optimism (OPTI) towards Perceived Ease of Use (PEOU): Positive and Significant Effect

The PLS-SEM results demonstrate that optimism exerts a statistically significant and positive influence on Perceived Ease of Use. It indicates that individuals with greater optimism toward technology are more inclined to view digital systems as user-friendly. Empirically, this is supported by a positive path coefficient and a p-value below 0.05, confirming the robustness of the relationship.

Within the Technology Readiness Index (TRI), optimism reflects a belief that technological advancements can enhance efficiency, convenience, and overall quality of life. Individuals who score high in optimism are typically more receptive to adopting new technologies and exhibit greater confidence in using them, naturally contributing to a stronger perception of ease of use.

These findings support the TRM and TAM frameworks, where psychological dispositions such as optimism influence users' perceptions of technological systems.

This outcome aligns with prior research conducted within healthcare environments (Lai & Lee, 2020; Nathania et al., 2021). Optimism significantly enhances perceived ease of use. Users with a positive outlook are likelier to believe that digital platforms are intuitive and manageable (Denovan & Marsasi, 2025). In a TAM-based regression model, optimism-related traits contributed to higher PEOU scores. Research by Mayr et al. (2023) found that students who believed in the benefits of technology were more likely to find mobile apps easy to use. Perceived ease of use has a statistically significant impact on perceived value and indirectly reinforces the role of optimism in shaping users' perceptions of system usability (Chairina, 2021).

Optimism (OPTI) to Perceived Usefulness (PUSE): Positive and Significant Effect

The PLS-SEM analysis confirmed that optimism has a statistically significant and positive effect on Perceived Usefulness. Individuals with optimistic views about technology are more likely to recognize its practical benefits. The strength of this relationship is supported by a positive path coefficient and a p-value below 0.05, indicating empirical validity.

Optimism in the context of TRI reflects the belief that technology can improve efficiency, comfort, and quality of life. Individuals with a positive view of technology tend to recognize the practical benefits of the adopted system more easily, so the perception of usability increases naturally.

These findings strengthen the TRM and TAM framework, namely, psychological dispositions such as optimism play an early determinant in shaping perceptions of the usefulness of technology.

In a technology implementation strategy, organizations can increase the perception of usability by building a positive narrative, providing a pleasant initial experience, and displaying testimonials from users with an optimistic view of the technology.

This result is consistent with previous studies in healthcare institutions (Khashan et al., 2025; Lai & Lee, 2020). Research by Malik et al. (2025) shows that positive user attitudes, often rooted in optimistic expectations, significantly enhance perceived usefulness. Users anticipating favorable outcomes from technology are more likely to find it valuable. Optimism enhances coping strategies and cognitive flexibility, indirectly boosting the perceived usefulness of tools and systems.

Perceived Ease of Use (PEOU) to Intention to Use (UINT): Significant and Positive

Perceived Ease of Use (PEOU) was shown to have a statistically significant and positive impact on Behavioral Intention to Use (UINT), indicating that the more straightforward and intuitive a system is perceived, the more likely individuals are to adopt it.

The PLS-SEM analysis revealed that Perceived Ease of Use significantly and positively influences Behavioral Intention to Use. It suggests that when individuals find a technology straightforward and user-friendly, they are more inclined to adopt and continue using it. The statistical evidence is supported by a favorable path coefficient and a p-value below 0.05, confirming the validity of the relationship.

Theoretically, these findings are consistent with the Technology Acceptance Model (TAM), in which PEOU positively impacted PU and Attitude, significantly influencing UINT (Denovan & Marsasi, 2025).

These findings strengthen the validity of the TAM model in modern digital technology and open up opportunities to integrate mediating variables such as user satisfaction or attitude to enrich the model. System developers and technology policymakers should prioritize intuitive interface design, simple navigation, and practical user training to increase the intention to use technology sustainably.

Perceived ease of use is a key determinant in shaping individuals' intentions to adopt and utilize technological systems (Al-Adwan et al., 2023). However, this result is consistent with previous research that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) both have a direct positive impact on audit quality (Al-Ateeq et al., 2022). PEOU that significantly influences PU is also found in the article that auditors show high acceptance of audit software (Alvin & Kurniawati, 2019; Ho & Wu, 2021; Jefferson & Efrata, 2023; Khashan et al., 2025; Lai & Lee, 2020). Conversely, Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) serve as significant mediators in the relationship between students' self-efficacy in online learning and their intention to engage with e-learning platforms (Bakhri, 2025).

Perceived Usefulness (PUSE) to Intention to Use (UINT): Significant and Positive

Perceived Usefulness (PUSE) was found to have a statistically significant and positive effect on Behavioral Intention to Use (UINT), indicating that individuals who recognize the practical benefits of a technology are more inclined to adopt and continue using it.

The PLS-SEM results indicate that Perceived Usefulness exerts a statistically significant and positive influence on Behavioral Intention to Use. Individuals who perceive a technology as beneficial are more likely to adopt and continue using it. The strength of this relationship is supported by a favorable path coefficient and a p-value below 0.05, confirming its empirical significance.

The statistical output reveals a coefficient accompanied by a p-value under the 0.05 threshold, indicating a meaningful and statistically significant association. Within the Technology Acceptance Model (TAM), Perceived Usefulness represents a core construct that encapsulates an individual's belief in the technology's capacity to enhance task efficiency or overall performance. When users perceive a system as both applicable and advantageous, their propensity to engage with it increases. These empirical insights further substantiate the TAM framework, affirming that perceived usefulness influences behavioral intentions even within contemporary digital ecosystems such as artificial intelligence applications and electronic wallets.

In addition, system developers and technology policymakers should emphasize the tangible benefits of the technology offered, such as time efficiency, increased productivity, or ease of access, to encourage wider adoption.

This outcome aligns with prior research indicating that perceived usefulness, individual innovativeness in information technology, and perceived enjoyment are significant drivers of students' intentions to engage with metaverse-based platforms for learning and interaction (Al-Adwan et al., 2023). This result is also consistent with previous research that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) both have a direct positive impact on audit quality (Al-Ateeq et al., 2022). Perceived Ease of Use (PEOU) notably impacts Perceived Usefulness (PU) and Attitude Toward Use, particularly within the video conferencing sector. This dual influence is crucial in enhancing behavioral intention among Generation Y and Z users, as framed by the Technology Acceptance Model (Denovan & Marsasi, 2025). This result can be used to focus on improving ease of use and perceived value of digital services (Hallikainen & Laukkanen, 2016; Ho & Wu, 2021; Jefferson & Efrata, 2023; Khashan et al., 2025; Lai & Lee, 2020). In addition, PEOU and PU significantly mediate the relationship between students' online learning self-efficacy and their behavioral intention to use e-learning systems (Bakhri, 2025).

CONCLUSION

This research evaluates how prepared tax auditors are to implement Computer-Assisted Audit Tools (CAATs) to enhance their audit performance and professional satisfaction. A reluctance to adopt CAATs may hinder their ability to adapt to modern bookkeeping practices, which increasingly rely on digital systems and large-scale data environments. To explore this issue, the study integrates the Technology Readiness Index (TRI) 2.0 with the Technology Acceptance Model (TAM), analyzing how auditors'

technological readiness influences their perceptions of CAATs' usability and ease of application.

This study's results show tax auditors' readiness within the Banten DGT Regional Office to use CAAT. This technology-based audit application is being integrated into the PSIAP program. It will be a powerful tool in auditing the books of taxpayers who have used many databases.

This study allows other academics to explore variables the research team did not test to determine the auditors' use of CAAT. This research also provides an opportunity for other parties interested in exploring the generalization of variables tested to the school object in more detail with a qualitative approach or method.

This study has limitations in the amount of data. Data access related to the audit system and findings is often restricted due to confidentiality and institutional gatekeeping. In addition, it is also necessary to make moderation variables so that the model can be even better. Moderation variables can significantly improve the model's explanatory depth, i.e., digital literacy level, audit experience, and regulatory pressure.

The suggestion that can be given is that the DGT can find out the functional readiness of tax auditors in using audit technology capabilities both in CAAT and integrated in PSIAP.

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