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DETERMINANTS OF MANDATORY E-BUPOT 21/26 CORETAX SYSTEM SUCCESS

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ABSTRACT

The implementation of integrated digital tax administration systems is a key strategy for improving public service quality and tax compliance in Indonesia. As part of this reform, the electronic tax deduction receipt (e-Bupot) 21/26 has been integrated into the Coretax platform and is mandatory for taxpayers. Despite its strategic role, the early implementation of this system has revealed several challenges related to system performance, information reliability, and the availability of user support services, raising concerns about its actual success from the user's perspective. This study evaluates the success of the e-Bupot 21/26 by applying the DeLone and McLean Information System Success Model in a mandatory use context. The analysis focuses on system quality, information quality, service quality, user satisfaction, and perceived net benefits. Using a quantitative survey, primary data were collected from users who actively use the system for tax withholding and reporting. The findings indicate that system success in a mandatory environment is not determined solely by technical performance but is strongly influenced by reliable information and responsive service support, which enhance user satisfaction and perceived benefits.

Keywords: Electronic Tax Administration, Information System Success, User Satisfaction, Net Benefits, Mandatory Public System.

INTRODUCTION

E-government refers to the use of information technology, particularly internet-based applications, to deliver government services to citizens, businesses, and other stakeholders (Nikiforova, 2020). This concept reflects a shift from conventional public service delivery toward more open, responsive, and citizen-oriented governance systems. In Indonesia, the Directorate General of Taxes has implemented continuous digital transformation as part of its tax administration reform. Information technology and data management are a key pillar of the Third Phase of Tax Reform, underscoring the strategic role of digital systems in modernizing the national tax administration. This initiative

culminated in the launch of an integrated core tax administration system in early 2025, replacing the previous online tax platform (Judijanto, 2024; Korat & Munandar, 2025).

One of the key applications integrated into this system is electronic tax deduction receipt (e-Bupot) 21/26, which is strategically important due to the significant contribution of employment income tax to national revenue. However, the early implementation phase has been accompanied by several technical issues, including data input errors, reporting failures, and access problems reported through official information portals and public complaint channels (Candra, 2025; Estherina, 2025; Pajakku, 2025). These issues indicate a potential gap between system design expectations and actual user experiences.

Evaluating the success of such systems requires an appropriate theoretical framework. The DeLone and McLean Information System Success Model provides a widely used approach for assessing information system success through dimensions such as system quality, information quality, service quality, user satisfaction, and net benefits (DeLone & McLean, 2016). Previous studies in Indonesia have applied this model in e-government and taxation contexts; however, their findings remain inconsistent regarding the influence of system quality, information quality, and service quality on user satisfaction and perceived benefits (Gunaasih, 2021; Haura et al., 2023; Millenia et al., 2022; Wagiman et al., 2023).

Moreover, most prior studies examined systems operating in voluntary or semi-voluntary environments. In contrast, the e-Bupot 21/26 system is mandatory under tax regulations. In mandatory contexts, system usage may reflect regulatory compliance rather than genuine acceptance or satisfaction, thereby reducing the explanatory power of usage-related constructs (Amriani & Iskandar, 2019; Windriati et al., 2021). Empirical evidence also suggests that usage intention may not significantly influence perceived benefits in mandatory systems (Wagiman et al., 2023). To address these gaps, this study evaluates the success of the mandatory e-Bupot 21/26 system by focusing on system quality, information quality, service quality, user satisfaction, and net benefits while excluding usage-related variables. By adopting the DeLone and McLean Information System Success Model, this study aims to provide a more accurate and user-centered assessment of information system success in a mandatory e-government environment.

DeLone & McLean (2016) stated that the updated model emphasizes system quality, information quality, and service quality as key antecedents of user satisfaction, which, in turn, influences net benefits. System quality reflects technical characteristics such as reliability, ease of use, flexibility, and response time (Khand & Kalhoro, 2020), while information quality refers to the accuracy, relevance, completeness, timeliness, and clarity of system outputs (Millenia et al., 2022). Service quality captures the responsiveness, competence, and empathy of system support services, which are particularly critical in public information systems (Wicaksono et al., 2021). Prior studies like Djuitaningsih & Arifiyantoro (2020) and Irmawan & Muslim (2023) indicate that this model is more suitable for evaluating mandatory systems than alternative models such as Technology Acceptance Model (TAM) or the Unified Theory of Acceptance and Use of Technology (UTAUT), as it places greater emphasis on user satisfaction and perceived benefits rather than usage behavior (Djuitaningsih & Arifiyantoro, 2020; Irmawan & Muslim, 2023). In their study on the government budgeting application, Djuitaningsih & Arifiyantoro (2020) stated that the D&M IS Success model is considered more appropriate for evaluating the implementation of mandatory information systems, as it not only emphasizes usage assessment but also focuses on user satisfaction, particularly in the context the implementation of Agency-Level Financial Application

System (SAKTI) is mandatory. Irmawan & Muslim (2023) also stated that the DeLone & McLean model is one of the most widely used and extensively studied models for examining behavioral aspects of information system implementation.

In mandatory system contexts, system use and intention to use may not accurately reflect system success, as regulatory compliance rather than voluntary acceptance primarily drives usage. Al-Okaily et al. (2020), At-tamimi & Siregar (2021), Mariano et al. (2020), Windriati et al. (2021), and Hwang et al. (2016) found that the explanatory power of use diminishes in mandatory environments. Empirical evidence from public-sector and taxation systems further shows that use-related constructs often have no significant effect on net benefits in mandatory systems (Gunaasih, 2021; Syamsuhadi & Sfenrianto, 2024; Wagiman et al., 2023).

In mandatory government systems, system use does not fully indicate success because users are required to use the system regardless of their perceptions. Therefore, usage mainly reflects regulatory compliance rather than voluntary adoption. The updated DeLone and McLean IS Success Model suggests that user satisfaction and net benefits provide more meaningful indicators in such contexts, as satisfaction reflects users' evaluation of system performance and net benefits represent the value generated by the system. Accordingly, this study adopts a modified framework that excludes use-related variables and focuses on system quality, information quality, service quality, user satisfaction, and net benefits as indicators of system success. Several previous studies also eliminated the use/intention to use variable in their research, such as Al-Okaily et al. (2020); At-tamimi & Siregar (2021); Hadi et al. (2024); and Windriati et al. (2021), as per the research framework in Figure 1:

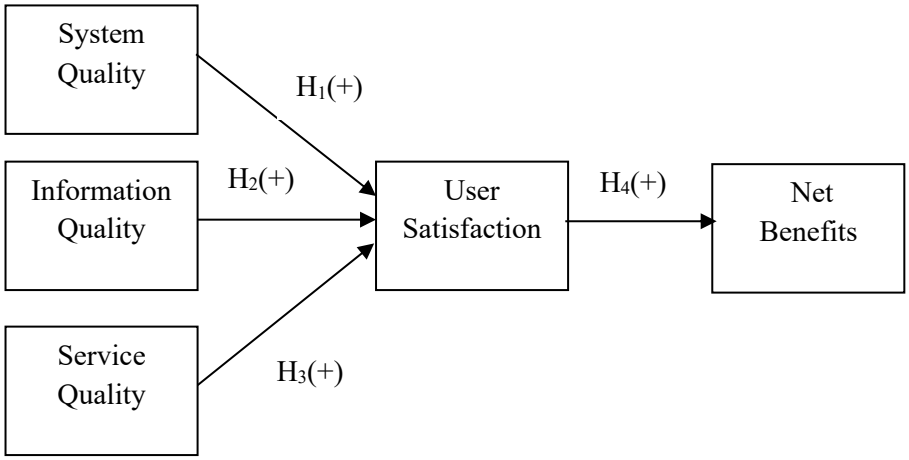

Figure 1. Research Framework

System quality represents the technical performance of an information system, including ease of use, reliability, flexibility, and response time (DeLone & McLean, 2016; Khand & Kalhoro, 2020). In the updated DeLone and McLean IS Success Model, system quality is a direct antecedent of user satisfaction because users evaluate their overall experience based on how well the system performs during interactions. A system that operates reliably, responds quickly, and is easy to navigate reduces cognitive effort, minimizes errors, and enhances task efficiency. These technical characteristics shape users' affective responses, as smoother interactions are more likely to generate positive evaluations.

In the context of electronic tax systems, high system quality reduces operational complexity and minimizes disruptions in routine administrative processes. Since tax

reporting activities are typically repetitive and time-sensitive, users are particularly sensitive to system instability or slow response times. Empirical studies in the context of electronic taxation consistently demonstrate that system quality has a positive effect on user satisfaction, as reliable and user-friendly systems create a more efficient and less burdensome user experience (Haura et al., 2023; Kaban et al., 2023; Millenia et al., 2022; Windriati et al., 2021). In the context of e-Bupot 21/26, which is regularly used to generate withholding slips and file monthly tax returns, stable system performance is critical. Therefore, higher perceived system quality is expected to enhance user satisfaction. In implementing e-Bupot 21/26, which is regularly used to generate withholding slips and submit monthly tax returns, stable system performance is critical to ensuring smooth compliance processes. When users perceive the system as technically reliable and easy to use, they are more likely to develop positive evaluations of it. Therefore, higher perceived system quality is logically expected to enhance user satisfaction. Based on these findings, the proposed hypothesis is:

H_1: System Quality Positively Affects User Satisfaction

Information quality reflects the extent to which system outputs are accurate, relevant, complete, timely, and clearly presented (DeLone & McLean, 2016; Millenia et al., 2022). In the updated DeLone and McLean IS Success Model, information quality is a critical determinant of user satisfaction, as users evaluate a system not only on its technical performance but also on the usefulness and reliability of the information it generates. When system outputs are accurate and relevant, users are more confident in performing their tasks and making decisions based on that information. From a behavioral perspective, user satisfaction is an affective response to users' evaluation of system outputs. High-quality information reduces uncertainty, minimizes the risk of errors, and enhances perceived usefulness. Inaccurate or incomplete information may create confusion, increase compliance risks, and generate frustration.

In tax administration systems, information quality is particularly critical because system outputs carry direct legal and administrative consequences. Users depend on accurate calculations, complete withholding data, and timely reporting information to fulfill their tax obligations and avoid sanctions. Prior empirical studies consistently demonstrate that higher information quality significantly increases user satisfaction in electronic tax systems (Gunaasih, 2021; Millenia et al., 2022; Wagiman et al., 2023; Windriati et al., 2021). In the context of e-Bupot 21/26, which generates official withholding slips and monthly tax return reports, deficiencies in information quality may lead to reporting errors and potential penalties. When users perceive the system's information as accurate, complete, and reliable, they are more likely to evaluate the system positively and experience greater satisfaction. Therefore, higher perceived information quality is logically expected to enhance user satisfaction. Based on these findings, the second hypothesis proposed is:

H_2: Information Quality Positively Affects User Satisfaction

Service quality refers to the quality of support provided by the system provider, including responsiveness, technical competence, reliability, and empathy (DeLone & McLean, 2016). Service quality functions as an important antecedent of user satisfaction because user evaluations are not formed solely through system interaction, but also through the support experience surrounding the system. When users encounter technical or procedural difficulties, the availability of responsive and competent support influences how they perceive and evaluate the overall system experience. From a behavioral perspective, user satisfaction reflects users' affective reactions to both system

performance and the assistance they receive. High service quality reduces uncertainty, alleviates frustration, and enhances users' confidence in completing their tasks. Conversely, poor support services may amplify dissatisfaction, even if the system itself performs adequately.

In public-sector information systems, service quality is crucial because users often depend on institutional support when facing operational constraints. Empirical studies consistently demonstrate that service quality significantly affects user satisfaction in electronic tax systems (Haura et al., 2023; Millenia et al., 2022; Wagiman et al., 2023; Windriati et al., 2021). In the mandatory context of e-Bupot 21/26, where users have limited alternatives and must comply with regulatory requirements, the availability of reliable and responsive support becomes even more critical. When users perceive that assistance is accessible, competent, and empathetic, they are more likely to evaluate the system positively and experience higher satisfaction. Therefore, higher perceived service quality is logically expected to enhance user satisfaction. Based on these findings, the third hypothesis proposed is:

H_3: Service Quality Positively Affects User Satisfaction

User satisfaction reflects users' overall affective response to an information system and indicates the extent to which the system meets their expectations and operational needs. In the DeLone and McLean IS Success Model, user satisfaction is positioned as a key predictor of net benefits, which represent the overall positive impacts of system use at both individual and organizational levels (DeLone & McLean, 2016). This relationship is grounded in the assumption that positive evaluations of a system influence how users engage with and use it in their daily activities.

From a behavioral perspective, satisfied users are more likely to use the system more effectively, rely on its outputs with greater confidence, and integrate it into their routine work processes. Higher satisfaction enhances commitment, reduces resistance, and strengthens users' intention to utilize system features optimally. As a result, the positive psychological state associated with satisfaction translates into tangible performance outcomes, such as improved efficiency, reduced errors, and better compliance.

Prior empirical studies consistently report a positive relationship between user satisfaction and net benefits in electronic taxation and e-government systems, including improvements in efficiency, accuracy, and compliance (Gunaasih, 2021; Haura et al., 2023; Kaban et al., 2023; Wagiman et al., 2023). In the context of e-Bupot 21/26, satisfied users are more likely to perceive tangible benefits such as faster reporting processes, reduced calculation errors, and smoother administrative workflows. When users evaluate the system positively, they are more inclined to recognize and experience its overall advantages. Therefore, higher user satisfaction is logically expected to lead to greater perceived net benefits. Based on these findings, the fourth hypothesis proposed is:

H_4: User Satisfaction Positively Affects Net Benefits

RESEARCH METHODS

This study employs a quantitative explanatory survey design to examine causal relationships among constructs derived from the DeLone and McLean Information System Success Model. A quantitative approach is appropriate because the model

involves multiple latent variables that can be statistically tested (Sugiyono, 2022). The study focuses on the e-Bupot 21/26 application integrated into Coretax, with individual users as research subjects.

The population consists of all e-Bupot 21/26 users in Indonesia. Respondents were selected based on three criteria: generating withholding slips, submitting monthly tax returns through the application, and interacting with tax officers or official tax service channels. The minimum sample size was determined using the inverse square root method for Partial Least Squares Structural Equation Modeling (Hair et al., 2021; Kock & Hadaya, 2016). Primary data were collected through an online questionnaire distributed from 13 October to 10 November 2025, within an overall research period of July to December 2025. The questionnaire used a five-point Likert scale (Sekaran & Bougie, 2016). Measurement instruments are presented in Table 1, and a pilot test was conducted to assess instrument clarity, validity, and reliability (In, 2017).

Table 1.1. Measurement Items of Research Constructs

No.	Variables	Indicators	Reference
1.	System Quality (SYSQ)	SYSQ1: The e-Bupot 21/26 provides important information and downloadable forms. SYSQ2: The e-Bupot 21/26 provides helpful guidance to complete my tasks. SYSQ3: The e-Bupot 21/26 provides quick access to information. SYSQ4: The e-Bupot 21/26 displays text and fields quickly. SYSQ5: It is easy to navigate between pages in the e-Bupot 21/26 application. SYSQ6: It only takes a few clicks to find the information I need. SYSQ7: The e-Bupot 21/26 is easy to use for browsing or searching for information.	DeLone & McLean (2016); Khand & Kalhoro (2020)
2.	Information Quality (INFQ)	INFQ1: The information in e-Bupot 21/26 is free from errors. INFQ2: The e-Bupot 21/26 provides information that accurately meets my needs. INFQ3: The information presented in e-Bupot 21/26 is relevant to my work. INFQ4: The information in e-Bupot 21/26 is up to date. INFQ5: The e-Bupot 21/26 provides the information I need at the right time. INFQ6: The information in e-Bupot 21/26 is sufficient to support my work. INFQ7: The information contains what is necessary to complete my tasks.	DeLone & McLean (2016); Millenia et al. (2022)
3.	Service Quality (SERQ)	SERQ1: The knowledge of tax officers at the Tax Office (KPP) and/or Kring Pajak makes me feel secure. SERQ2: Tax officers at the Tax Office (KPP) and/or Kring Pajak provide accurate and reliable services. SERQ3: Tax officers at the Tax Office (KPP) and/or Kring Pajak are responsive in helping me resolve problems. SERQ4: It is easy for me to find learning materials related to e-Bupot 21/26. SERQ5: There are accessible channels for reporting issues or obtaining solutions when using e-Bupot 21/26. SERQ6: I receive clear guidance and education regarding the usage instructions and updates of e-Bupot 21/26.	Wagiman et al. (2023); Wicaksono et al. (2021)
4.	User Satisfaction (USTF)	USTF1: The e-Bupot 21/26 meets my needs as I expected. USTF2: The e-Bupot 21/26 helps me achieve my intended goals. USTF3: I am satisfied with the system quality of e-Bupot 21/26. USTF4: I am satisfied with the information quality produced by e-Bupot 21/26. USTF5: I am satisfied with the services provided by KPP/Kring Pajak officers related to e-Bupot 21/26. USTF6: Overall, I am satisfied with the performance of e-Bupot 21/26.	Wagiman et al. (2023); Windriati et al. (2021)
5.	Net Benefits (NETB)	NETB1: Using e-Bupot 21/26 helps me become more productive. NETB2: Using e-Bupot 21/26 improves my work performance. NETB3: Using e-Bupot 21/26 makes my work easier.	Wagiman et al. (2023); Windriati et al. (2021)

Table 1.2. Measurement Items of Research Constructs (Continuation)

No.	Variables	Indicators	Reference
		NETB4: Using e-Bupot 21/26 helps me save time and costs.	
		NETB5: Using e-Bupot 21/26 increases my effectiveness in completing tasks.	
		NETB6: I find the e-Bupot 21/26 application useful in my work.	

Source: Data Processed

Data analysis was conducted using Structural Equation Modeling with the Partial Least Squares (PLS) technique in SmartPLS. SEM-PLS was selected due to its suitability for complex research models, its ability to handle latent constructs measured by multiple indicators, and its minimal distributional assumptions (Hair et al., 2022). The analysis procedure included descriptive statistical analysis, non-response bias testing using an independent sample t-test, evaluation of the measurement model through internal consistency reliability, revealing convergent validity and discriminant validity, and evaluation of the structural model using path coefficients, coefficients of determination (R^2), predictive relevance (Q^2), and effect size (f^2) (Hair et al., 2022; Sholihin & Ratmono, 2020). In addition, a multi-group analysis was performed to examine the stability of structural relationships across different user groups, following the measurement invariance procedure recommended by Henseler et al., in Hair et al. (2022).

RESULTS AND DISCUSSION

This study uses primary data collected through an online questionnaire distributed to users of the e-Bupot 21/26 application within the Coretax system. The respondents were users who had generated withholding slips, submitted monthly tax returns, and interacted with tax officers via official support channels. Data collection was conducted over 4 weeks and yielded 318 valid responses, exceeding the minimum sample size required for SEM-PLS analysis. It ensured that the dataset adequately represented active users of the system and provided sufficient statistical power for subsequent analysis.

Table 2.1. Demographic Characteristics of Respondents

No.	Characteristics	Frequency	Percentage
1.	Age (years)		
	a. 21-30	206	64.78%
	b. 31-40	78	24.53%
	c. 41-50	27	8.49%
	d. ≥ 51	7	2.20%
	Total	318	100.00%
2.	Highest Education Level		
	a. SMA/SMK	70	22.01%
	b. Diploma/D3/D4	46	14.47%
	c. Bachelor's degree	188	59.12%
	d. Master's degree	13	4.09%
	e. Doctoral degree	1	0.31%
	Total	318	100.00%
3.	Length of System Use		
	a. 1-3 months	133	41.82%
	b. > 3 months	185	58.18%
	Total	318	100.00%
4.	Tax Consultant Role		
	a. Yes	111	34.91%
	b. No	207	65.09%
	Total	318	100.00%

Table 2.2. Demographic Characteristics of Respondents (Continuation)

No.	Characteristics	Frequency	Percentage
5.	Region of Residence		
	a. Sumatra	42	13.21%
	b. Java	251	78.93%
	c. Bali and Nusa Tenggara	7	2.20%
	d. Kalimantan	8	2.52%
	e. Sulawesi	7	2.20%
	f. Papua and Maluku	3	0.94%
	Total	318	100.00%

Source: Data Processed

Prior to the main data collection, a pilot test was conducted to ensure the clarity, reliability, and validity of the research instrument. The pilot study confirmed that all constructs met acceptable standards of internal consistency and construct validity. Based on these results, minor refinements were made to improve indicator clarity, after which the instrument was considered suitable for large-scale implementation.

The final sample represents a diverse group of e-Bupot users from various regions in Indonesia. Most respondents were within productive age groups and had sufficient educational backgrounds to operate electronic tax systems effectively. In addition, the majority had used the application for more than three months, indicating adequate experience to assess system performance. The inclusion of both tax consultants and non-consultant users further enabled a balanced evaluation of user perceptions across different professional roles.

To ensure data quality, a non-response bias test was conducted by comparing early (I) and late respondents (II). The results indicate no statistically significant differences between the two groups across all research variables. This finding confirms that the collected data are free from non-response bias and therefore suitable for further statistical analysis.

Table 3. Results of the Non-Response Bias Test

Variable	Response Period	N	Mean	Levene'sTest		t-test		Conclusion
				F	Sig.	t	Sig.(2-tailed)	
System Quality (SYSQ)	I	136	4.149	11.129	<0.001	1.698	0.090	No significant difference
	II	182	3.998					
Information Quality (INFQ)	I	136	4.078	1.505	0.221	-0.639	0.524	No significant difference
	II	182	4.121					
Service Quality (SERQ)	I	136	4.174	0.088	0.767	0.508	0.612	No significant difference
	II	182	4.140					
User Satisfaction (USTF)	I	136	4.138	0.195	0.659	-0.393	0.695	No significant difference
	II	182	4.167					
Net Benefits (NETB)	I	136	4.205	0.115	0.735	-0.364	0.716	No significant difference
	II	182	4.230					

Source: Data Processed

Descriptive analysis reveals that respondents generally provided positive evaluations across all constructs. System quality and information quality were perceived as good overall, although system quality exhibited greater variation in user experiences. In contrast, service quality received the most consistent and favorable assessments, highlighting the critical role of responsive support services in the use of mandatory tax applications. High levels of user satisfaction and perceived net benefits further indicate that users experience tangible advantages from using the application to fulfill their tax obligations.

The statistical results indicate that System Quality (SYSQ) has an empirical minimum of 10 and a maximum of 35, with a mean of 28.437, exceeding the theoretical mean of 21, suggesting that respondents generally perceive the system quality of the e-Bupot PPh Article 21/26 application as high. The standard deviation of 5.793 indicates greater variation in responses, suggesting that although most users evaluate the system positively, some still experience suboptimal technical performance. Information Quality (INFQ) ranges from 14 to 35, with a mean of 28.7170, which is also above the theoretical mean of 21, indicating that the information produced by the system is generally perceived as good to very good, with moderate variability (SD = 4.169). Service Quality (SERQ) has an empirical minimum of 13 and a maximum of 30, with a mean of 24.928, exceeding the theoretical mean of 18, indicating that service support is positively perceived. Its lower standard deviation (SD = 3.529) suggests more homogeneous user assessments. User Satisfaction (USTF) ranges from 7 to 30, with a mean of 24.928, above the theoretical mean of 18, indicating that users are generally satisfied with the system and exhibit moderate response variation (SD = 3.795). Net Benefits (NETB) has an empirical minimum of 9 and a maximum of 30, with a mean of 25.314, higher than the theoretical mean of 18, indicating that respondents perceive tangible benefits such as improved efficiency, administrative convenience, and support for tax compliance, with relatively stable perceptions across respondents (SD = 3.66).

The reliability of the measurement model was assessed using Cronbach's Alpha and Composite Reliability to ensure internal consistency among indicators measuring each latent construct. Reliability testing is essential in Partial Least Squares Structural Equation Modeling to confirm that indicators consistently represent their respective constructs. The results show strong internal consistency across all constructs, with Cronbach's Alpha values ranging from 0.869 to 0.933, exceeding the recommended threshold of 0.700. System Quality records the highest Alpha value, while the remaining constructs also demonstrate satisfactory reliability. Furthermore, Composite Reliability, which is considered more appropriate in PLS-SEM because it accounts for different indicator loadings, ranges from 0.902 to 0.946, well above the recommended minimum of 0.700. These results indicate excellent construct reliability and confirm that the measurement items reliably represent their respective latent variables.

The quality of the measurement model was further assessed by examining indicator reliability through outer loadings and discriminant validity using the Heterotrait–Monotrait (HTMT) ratio. These evaluations ensure that each indicator adequately represents its intended construct and that the constructs are empirically distinct. Outer loadings were used to assess indicator reliability. The results show that the majority of indicators have outer loading values above the recommended threshold of 0.700, indicating strong relationships between the indicators and their respective latent constructs. One indicator within the Information Quality construct exhibits a loading slightly below this threshold; however, it remains above the minimum acceptable value and was retained due to its theoretical relevance and its contribution to content validity. Retaining this indicator does not adversely affect the overall reliability or validity of the construct, as supported by satisfactory Composite Reliability (CR) and Average Variance Extracted (AVE) values. Discriminant validity was evaluated using the HTMT ratio, a more stringent criterion than those used in traditional PLS-SEM. The HTMT values for all construct pairs are below the recommended threshold of 0.900, indicating adequate discriminant validity. This result confirms that each construct captures a unique aspect of information system success and that the constructs are not excessively correlated with one another.

Table 4. R^2 Adjusted and Q^2 Predict

	R^2 adjusted	Q^2 predict
User Satisfaction	0.704	0.696
Net Benefits	0.651	0.641

Source: Data Processed

The structural model was evaluated to examine the hypothesized relationships among the latent constructs and to assess the model's explanatory and predictive capabilities. Several criteria were considered, including collinearity assessment, coefficient of determination (R^2), predictive relevance (Q^2), effect size (f^2), and path coefficients.

The explanatory power of the structural model was evaluated using the coefficient of determination (R^2). The results show that User Satisfaction has an R^2 value of 0.704, indicating that System Quality, Information Quality, and Service Quality explain 70.40% of its variance, reflecting substantial explanatory power. Meanwhile, Net Benefits has an R^2 value of 0.651, meaning that 65.10% of its variance is explained by User Satisfaction, confirming its central role in translating system characteristics into perceived benefits. Predictive relevance was assessed using the Stone–Geisser Q^2 through the blindfolding procedure, yielding values of 0.596 for User Satisfaction and 0.641 for Net Benefits. Since both exceed zero, the model demonstrates adequate predictive relevance. Overall, the R^2 and Q^2 results indicate that the structural model possesses strong explanatory capability and satisfactory predictive relevance in explaining the success of the mandatory digital taxation system.

Table 5. VIF and f^2

	VIF	f^2
System Quality → User Satisfaction	1.000	0.046
Information Quality → User Satisfaction	2.489	0.160
Service Quality → User Satisfaction	2.201	0.328
User Satisfaction → Net Benefits	1.569	1.875

Source: Data Processed

Collinearity among predictor constructs was assessed using the Variance Inflation Factor (VIF) to ensure that multicollinearity does not bias the estimation of path coefficients. All VIF values range from 1.000 to 2.489, well below the recommended threshold of 5.000, indicating the absence of multicollinearity and confirming that System Quality, Information Quality, and Service Quality contribute distinctly to explaining User Satisfaction. The effect size (f^2) analysis further shows that System Quality has a small effect on User Satisfaction ($f^2 = 0.046$), Information Quality has a medium effect ($f^2 = 0.160$), and Service Quality has a large effect ($f^2 = 0.328$), indicating that service quality plays the most dominant role in determining satisfaction within the Coretax-based e-Bupot system. In addition, User Satisfaction demonstrates a very large effect on Net Benefits ($f^2 = 1.875$), highlighting its critical role in translating system characteristics into perceived benefits. VIF and f^2 results indicate that the structural model is free of collinearity issues and that the observed relationships are driven by substantively meaningful effects, supporting the robustness of the proposed model in a mandatory system context.

Table 6.1. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
System Quality → User Satisfaction	0.146	0.147	0.046	3.141	0.001

Table 6.2. Path Coefficients (Continuation)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Information Quality → User Satisfaction	0.342	0.341	0.057	6.026	0.000
Service Quality → User Satisfaction	0.460	0.461	0.061	7.549	0.000
User Satisfaction → Net Benefits	0.808	0.808	0.027	29.561	0.000

Source: Data Processed

The significance and strength of the hypothesized relationships were examined through path coefficient analysis using a bootstrapping procedure. The results indicate that all proposed hypotheses are supported, with positive and statistically significant relationships among the constructs. System Quality shows a positive and significant effect on User Satisfaction ($\beta = 0.146$; $p = 0.001$), supporting H_1. Although the effect size is relatively modest compared to other predictors, this result confirms that technical system characteristics, such as reliability, accessibility, and ease of use, contribute to users' satisfaction with the e-Bupot 21/26. Information Quality has a positive and significant influence on User Satisfaction ($\beta = 0.342$; $p < 0.001$), providing empirical support for H_2. This finding indicates that the accuracy, completeness, and clarity of information generated by the system play a crucial role in shaping user satisfaction, particularly in a tax administration context where information accuracy is closely linked to compliance obligations. Service Quality exhibits the strongest effect on User Satisfaction ($\beta = 0.460$; $p < 0.001$), supporting H_3. This result emphasizes the importance of responsive, reliable, and competent support services in a mandatory system environment, where users depend on institutional assistance to resolve technical and procedural issues. User Satisfaction has a strong and significant effect on Net Benefits ($\beta = 0.808$; $p < 0.001$), supporting H_4. This relationship suggests that higher levels of satisfaction are associated with greater perceived benefits, including improved efficiency, reduced administrative burden, and better overall system performance. The pattern of path coefficients indicates that Service Quality and Information Quality play more dominant roles in determining User Satisfaction than System Quality. At the same time, User Satisfaction serves as a key driver of perceived Net Benefits in the implementation of the Coretax-based e-Bupot system.

Table 7. MGA Path Coefficients: Period of Use and Tax Consultant Role

	Period of Use			Tax Consultant Role		
	Original (< 3 m)	Original (> 3 m)	Permutation p-value	Original (tax consultant)	Original (non-tax consultant)	Permutation p-value
System Quality → User Satisfaction	0.117	0.151	0.356	0.218	0.110	0.135
Information Quality → User Satisfaction	0.375	0.322	0.302	0.439	0.327	0.197
Service Quality → User Satisfaction	0.440	0.485	0.340	0.358	0.486	0.170
User Satisfaction → Net Benefits				0.829	0.808	0.376

Source: Data Processed

Multi-Group Analysis (MGA) was conducted to assess whether the structural relationships in the model differ across user groups based on period of use and tax consultant role, using a permutation test with a significance threshold of $p < 0.050$. The

results indicate no significant differences across groups. The effects of system quality, information quality, and service quality on user satisfaction, as well as the effect of user satisfaction on net benefits, remain consistent. This finding suggests that the system provides comparable benefits to different user groups, reinforcing the generalizability of the results.

For the period of use, the path coefficients for System Quality → User Satisfaction are 0.117 for users with less than three months of experience and 0.151 for users with more than three months, with a permutation p-value of 0.356, indicating no significant difference. Similarly, the relationships Information Quality → User Satisfaction (0.375 vs. 0.322; p = 0.302) and Service Quality → User Satisfaction (0.440 vs. 0.485; p = 0.340) do not differ significantly between groups. These results suggest that usage duration does not moderate the effects of quality dimensions on user satisfaction. With respect to the tax consultant role, the path coefficients for System Quality → User Satisfaction (0.218 vs. 0.110; p = 0.135), Information Quality → User Satisfaction (0.439 vs. 0.327; p = 0.197), and Service Quality → User Satisfaction (0.358 vs. 0.486; p = 0.170) show no statistically significant differences between tax consultants and non-tax consultants. In addition, the effect of User Satisfaction → Net Benefits remains consistent across roles (0.829 vs. 0.808; p = 0.376).

These findings indicate that none of the examined structural relationships differ significantly across user groups. The results confirm the stability and robustness of the proposed model and support its applicability in a mandatory digital taxation context, regardless of users' experience duration or professional background.

The Effect of System Quality on User Satisfaction (H_1)

The results confirm that System Quality has a positive and significant effect on User Satisfaction, although with the weakest influence compared to the other quality dimensions (β = 0.146; p = 0.001). This finding indicates that while the technical aspects of the system remain important, they do not yet dominate in shaping user satisfaction with the e-Bupot 21/26. Descriptive analysis further supports this result by showing the highest standard deviation for the System Quality indicators, reflecting highly varied user experiences ranging from smooth operation to serious disruptions such as server downtime, slow loading times, and system errors during peak reporting periods.

The relatively low coefficient of System Quality does not imply that technical aspects are unimportant; rather, it suggests that system performance has not yet reached a level of stability and maturity sufficient to serve as a strong driver of user satisfaction. Moreover, the complexity of 21/26 regulations leads users to associate positive experiences more strongly with the quality of information and supporting services than with the system itself. This finding is consistent with the DeLone and McLean Model and prior studies on e-Filing and e-Bupot systems, which similarly report that System Quality has a significant but relatively weaker effect compared to other quality dimensions (Haura et al., 2023; Kaban et al., 2023; Millenia et al., 2022; Windriati et al., 2021). Feedback from respondents also emphasizes the need to improve system stability, processing speed, and interface design so that System Quality can contribute more optimally to user satisfaction.

The Effect of Information Quality on User Satisfaction (H_2)

Information Quality is shown to have a positive and significant effect on User Satisfaction (β = 0.342; p = 0.000), with a stronger influence than System Quality. This finding underscores that in digital tax systems, the quality of information outputs

(including accuracy, relevance, completeness, and timeliness) is a critical determinant of user satisfaction. In the context of the e-Bupot 21/26, the information produced is not merely administrative in nature but also carries legal consequences, meaning that even minor inaccuracies may lead to potential sanctions.

This result is consistent with the DeLone and McLean IS Success Model, which posits that information quality serves as a direct antecedent of user satisfaction because users evaluate an information system based on the usefulness, accuracy, and reliability of its outputs. When the information generated by the system is perceived as accurate and relevant, users experience greater confidence and reduced uncertainty in performing their tasks, leading to higher satisfaction. In the context of electronic tax systems, where outputs directly affect compliance decisions and legal accountability, the role of information quality becomes even more critical. This finding also aligns with prior empirical studies in Indonesia (Gunaasih, 2021; Haura et al., 2023; Wagiman et al., 2023; Windriati et al., 2021), which similarly report that accurate and timely tax information significantly enhances user satisfaction. Differences from Kaban et al. (2023) 's findings in the Gen Z context may be explained by differences in system complexity and usage risk. In a mandatory-use environment, trust in information quality is a fundamental prerequisite for user satisfaction and system acceptance, as users have no alternative mechanisms to fulfill their tax obligations.

The Effect of Service Quality on User Satisfaction (H_3)

Service Quality emerges as the most dominant predictor of User Satisfaction ($\beta = 0.460$; $p = 0.000$). This finding indicates that service support-including responsiveness, staff competence, solution assurance, and legal certainty-plays a strategic role in the use of the e-Bupot 21/26. The complexity of tax regulations and the risk of administrative penalties cause users to rely heavily on services as a form of regulatory assurance rather than merely as technical assistance.

The highest indicator scores on the dimension of perceived security derived from staff competence suggest that users' sense of regulatory and procedural assurance plays a crucial role in shaping satisfaction. In high-risk environments such as tax administration, users not only evaluate the system's technical performance but also assess the credibility and competence of support personnel. When tax officers demonstrate strong knowledge and provide reliable guidance, users experience reduced uncertainty and greater confidence in fulfilling their obligations. This reduction in perceived risk fosters positive affective responses, which in turn enhance overall satisfaction.

From the perspective of the DeLone and McLean IS Success Model, service quality contributes to user satisfaction by shaping the broader support experience surrounding system use. The model posits that satisfaction is influenced not only by system and information quality but also by the quality of support services that facilitate effective system utilization. Therefore, the strong effect of perceived security derived from staff competence empirically reinforces the theoretical proposition that service quality functions as a critical antecedent of user satisfaction, particularly in mandatory and compliance-driven systems. This finding aligns with the DeLone and McLean Model, which incorporates service quality as a key success dimension, and is consistent with prior empirical studies (Haura et al., 2023; Millenia et al., 2022; Wagiman et al., 2023; Windriati et al., 2021). Differences from the results reported by Gunaasih (2021) and Kaban et al. (2023) in the context of e-Filing may be attributed to the lower complexity and reduced risk associated with e-Filing systems. Thus, in complex mandatory systems

such as e-Bupot 21/26, service quality becomes the primary factor bridging technology and administrative compliance.

The Effect of User Satisfaction on Net Benefits (H_4)

User Satisfaction is found to have a positive and very strong effect on Net Benefits ($\beta = 0.808$; $p = 0.000$), making it the main determinant of the successful implementation of the e-Bupot 21/26. Satisfaction formed through system quality, information quality, and service quality is effectively translated into tangible benefits, including increased efficiency, time savings, reduced administrative errors, and enhanced perceived value in work performance.

This finding is fully aligned with the DeLone and McLean Model, which conceptualizes user satisfaction as a direct driver of net benefits, as positive evaluations of a system influence how effectively it is utilized to generate individual and organizational outcomes. This finding is also consistent with numerous prior studies (Amriani & Iskandar, 2019; At-tamimi & Siregar, 2021; Gunaasih, 2021; Hadi et al., 2024; Haura et al., 2023; Millenia et al., 2022; Wagiman et al., 2023; Windriati et al., 2021). In the specific context of tax administration, this relationship becomes particularly critical because digital systems such as e-Bupot 21/26 are not merely productivity tools but regulatory compliance instruments. Users who are satisfied with the system are more likely to trust its outputs, rely on it confidently for tax reporting, and integrate it consistently into their administrative routines. This trust reduces reporting errors, minimizes compliance risks, and enhances the overall effectiveness of tax administration processes.

In mandatory tax systems, usage intensity alone cannot adequately indicate system success, since users are required to use the system regardless of their perceptions. Instead, satisfaction becomes a more meaningful indicator because it reflects genuine acceptance, reduced resistance, and perceived value. When users perceive the system as beneficial and supportive of their compliance obligations, digital tax administration moves beyond mere regulatory enforcement and begins to generate real administrative efficiency and performance improvements at both individual and organizational levels.

CONCLUSION

This study demonstrates that the success of the e-Bupot 21/26 system within Coretax is primarily driven by user satisfaction, which acts as the key mechanism linking system quality dimensions to perceived net benefits. System Quality, Information Quality, and Service Quality significantly influence User Satisfaction, with Service Quality emerging as the most dominant factor. User Satisfaction subsequently determines Net Benefits, reflected in improved efficiency, productivity, and administrative convenience in tax compliance. These relationships are consistent across user groups, indicating a uniformly experienced system phenomenon.

The findings reinforce the applicability of the DeLone and McLean Information System Success Model in mandatory public sector environments by highlighting user satisfaction as a more meaningful indicator of success than system use. The results suggest that the Directorate General of Taxes should prioritize improvements in service quality, staff competence, information accuracy, and system stability to strengthen the effectiveness of digital tax administration.

This study is limited by its cross-sectional design during the early stage of Coretax implementation, the dominance of respondents from Java Island, and its focus on a single module. Future studies are encouraged to adopt longitudinal designs, examine additional Coretax modules, and employ more geographically balanced sampling to obtain a more comprehensive understanding of tax digitalization success.

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