



Understanding Behavioral Intention to Use Digital Tax Platforms: Evidence from Regional Public Service Users

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Abstract. This research seeks to explore the factors influencing the behavior of digital tax platform adoption among regional public service users in Indonesia, particularly in South Sulawesi Province. Based on the Unified Theory of Acceptance and Use of Technology (UTAUT), the study includes four core constructs (performance expectancy, effort expectancy, facilitate conditions and trust in government) to investigate their direct and mediated impacts on actual system use via behavioral intention. A valid response of 200 was obtained from the individual taxpayers who had experience with digital tax services. The findings are tested through Partial Least Squares Structural Equation Modeling (PLS-SEM) and indicate that all the proposed paths are statistically significant. Effort expectancy and trust in government were the strongest predictors of behavioral intention, which in turn had a large direct impact on use. In addition, mediation analysis provides evidence that behavioral intention mediates the relationship between all of the antecedents and system usage. The findings highlight the crucial roles of intuitional trust, system useability, and infrastructure support in facilitating technology acceptance in the public sector. The research adds to the expansion of the UTAUT model by introducing trust as a fundamental construct and provides policy implications for improving citizen uptake of digital tax services in developing areas.

Keywords: Digital Tax Platform, Behavioral Intention, UTAUT, Trust in Government, Structural Equation Modeling, E-Government Adoption, Technology Acceptance, South Sulawesi, PLS-SEM, Public Service Innovation.

1 Introduction

In recent times, the shift towards digitalization of public services has emerged as a key focus in numerous developing nations, including Indonesia. Among the key areas of this transformation is the implementation of digital tax platforms, which aim to improve administrative efficiency, transparency, and taxpayer compliance. Particularly in regional contexts such as South Sulawesi, the successful adoption of these systems depends not only on technical readiness but also on public willingness to adopt and consistently use such platforms [1, 2, 3].

Numerous research articles have viewed personal factors at the level of behavior in predicting intent to use digital tax services. In the area of tax administration,

Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB) and Unified Theory of Acceptance and Use of Technology (UTAUT) have been applied in the context of a tax research deciding major factors for technology adoption [4, 5, 6, 7, 8]. Intentions and adoption were nearly always linked to perceived usefulness and ease of use, system quality, governance trust [9, 10, 11].

Despite the growing popularity of digital taxation systems, the actual usage rate remains suboptimal in many regions. Prior research identifies several inhibiting factors, including limited digital literacy, perceived risk, low system trust, and insufficient infrastructure especially outside major urban centers [12, 13, 14]. Studies specific to South Sulawesi have revealed that sociocultural influences and local behavioral norms also shape how communities respond to new digital public service technologies [3, 15, 16].

To overcome these difficulties, it is crucial to obtain a nuanced insight into the psychological and contextual factors affecting users' behavioral intention. Studies have emphasized the role of behavioral intention as a mediator connecting performance expectancy, effort expectancy, trust and facilitating conditions with actual use in the context of digital tax platforms [10, 2]. Yet there is very little research into this relationship generally in a regional public service context and, at the same time, with these few ones reporting mediation analysis to check the relationships fulfillment.

This research seeks to explore the factors influencing both the intention to use and the actual adoption of digital tax platforms by public service users in South Sulawesi. This study delves into the impact of performance expectancy by broadening the UTAUT framework and integrating significant local contextual factors, effort expectancy, trust in government, and facilitating conditions affect usage behavior both directly and indirectly through behavioral intention.

This study's results are anticipated to offer both theoretical and practical benefits: by deepening the comprehension of user engagement with regional e-government services and by providing policy recommendations to local tax authorities for enhancing the efficiency of digital taxation systems.

2 Literature Review

2.1 Adoption of Digital Tax Platforms in Developing Contexts

The digital transformation of tax services has become a strategic priority in many developing countries, aiming to modernize public administration, enhance voluntary compliance, and broaden the revenue base. In Indonesia, digital platforms such as e-Filing, SIGNAL, and regional Samsat systems have been rolled out to facilitate tax payments, especially for individual taxpayers and vehicle owners. However, empirical findings show that despite the availability of these services, the rate of adoption remains inconsistent across regions [1, 13, 10]. Several studies have identified systemic issues such as lack of trust in government institutions, weak digital infrastructure, and varying levels of digital literacy, especially in non-metropolitan provinces such as South Sulawesi [3, 15, 14].

These impediments indicate that the causes underlying technology adoption in tax sector are by no means just technical, but are deeply rooted in socopsychological and institutional factors. Therefore, it is crucial to utilize strong theoretical models such as the UTAUT to test customers' intention and use of the system in this context.

2.2 UTAUT and the Predictors of Behavioral Intention

The UTAUT The Unified Theory of Acceptance and Use of Technology (UTAUT) model developed by Venkatesh et al. [17], has been widely utilised in the study of technology adoption across various domains, such as e-government. The UTAUT concept indicates that four major elements (performance expectancy, effort expectancy, social influence, and facilitating conditions) determine user intention as well as use behavior. In public tax systems, the concept of social influence is replaced or complemented by trust in government which better accounts for particular trust risks and expectations associated with using government-owned digital platforms [18, 6].

Performance expectancy (PE): The extent to which users believe that the digital tax system will enhance their role performance in performing taxing work. For instance, prior studies have found that perceived usefulness is a significant determinant of behavioral intention in the e-tax context [1, 3]. Accordingly, this study posits:

- **H1:** The effect of performance expectancy on Users' intention to use digital tax platforms is positive.

Effort expectancy (EE) captures the perceived ease of using the system. Particularly in regions with lower ICT exposure, such as Sulawesi Selatan, the simplicity and clarity of digital systems are critical for adoption [2]. The intuitive design and user-friendliness of tax platforms significantly shape taxpayers' intention to use them [19].

- **H2:** Effort expectancy positively influences behavioral intention to use digital tax platforms.

Facilitating conditions (FC) are defined as the existence of technical and organizational infrastructure enabling to access for system use, such as device availability, internet accessibility, and institutional help. In the Indonesian context, empirical research has taught us that FC would make difference in boosting taxpayers' confidence to use online systems [10, 3]. This can be tangible aid or digital literacy instruction.

- **H3:** Facilitating conditions have a positive effect on behavioral intention to use digital tax platforms.

Trust in government (TR) is defined as the belief in the competence, fairness, and integrity of public institutions delivering digital services. Trust becomes a dominant factor in environments where personal data and financial transactions are involved. Several studies have shown that when users perceive tax authorities as trustworthy and transparent, their intention to use digital platforms increases [6, 18].

- **H4:** Trust in government positively influences behavioral intention to use digital tax platforms.

2.3 Behavioral Intention and Actual System Use

Behavioral intention (BI) is a key determinant of real technology use, especially in models such as UTAUT, TAM and TPB. When people's motivation to use a system, stemming from perceived usefulness, ease of use, trust or supportive infrastructure translates positively into their attitude to the system then this intention is expected to result in actual use behaviour. The digital tax landscape is no different. Several empirical studies support the influence of behavioral intention on actual usage of tax platforms in a strong and clear manner [5, 20].

- **H5:** Behavioral intention positively influences actual use of digital tax platforms.

2.4 Mediating Role of Behavioral Intention

In public service context, the mediating effect of behavioral intention has been receiving some attention in the recent years. The justification is that perceived external beliefs and perceptions (i.e. performance expectancy, effort expectancy, trust) do not directly lead to behavior but are first processed into intention [9, 20]. Research that has examined mediating effects. found on indirect effects have concluded that behavioral intention is a mediation variable of the relationship between these antecedents and system use partially (or) wholly.

Based on the empirical and theoretical evidence, the mediation hypotheses are:

- **H6a:** Behavioral intention is an intermediary variable for performance expectancy – actual use.
- **H6b:** Behavioral intention mediates the relationship between effort expectancy and actual use.
- **H6c:** Behavioral intention mediates the relationship between facilitating conditions and actual use.
- **H6d:** Behavioral intention mediates the relationship between trust in government and actual use.

3 Method

This study adopted a quantitatively cross-sectional design employing structured survey to test the proposed model derived from Unified Theory of Acceptance and Use of Technology (UTAUT). The population of this study included individual taxpayers in the South Sulawesi region, Indonesia who had experience using regional digital tax service system e.g. SIGNAL or online Bapenda Sulsel Mobile. The data were collected from 200 sample respondents by online (Google Forms) and offline (paper-based) questionnaire distributed in some selected Samsat offices in Makassar, Gowa, and Maros. Non-probability purposive sampling was employed to guarantee the sensitivity

of participants by in-depth analysis only participants with experiences were selected for examination. The minimum sample size for PLS-SEM is greater than a 150 sample cut-off point as models with six constructs and multiple paths required at least 150 cases to detect medium effect sizes [21].

The survey followed the format of previous studies, designed with reference to scales used in technology acceptance research, including within the context of e-government and taxation. Respondents indicated their level of agreement for each measurement item on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). The model involved performance expectancy, perceived playfulness (effort expectancy), facilitating conditions, trust in government, behavior intention and actual use as antecedent variables. Two or three items was used to comprise a construct and the instrument was refined based on experts opinions, including pre-test among 30 taxpayers for clarity, contextualities and semantic accuracy.

The data was analyzed with Partial Least Squares Structural Equation Modeling (PLS-SEM) by applying SmartPLS. 4. This was selected because it can accommodate complex causes (cover type in our case) and non-normal data, as well as small to medium sample sizes. Analytic procedure The analysis was conducted in two stages. For this purpose, measurement model was analysed to check for internal consistency reliability (Cronbach's Alpha and Composite Reliability), convergent validity (focusing on Average Variance Extracted or AVE), and discriminant validity (using the Fornell-Larcker and HTMT). Subsequently, a structural model testing estimated the path coefficients, coefficient of determination (R^2) and f test scores. We bootstrapped model paths (i.e., 5,000 resamples) to examine the significance of the statistical differences between models. Ethics The study followed the entire principle of ethics including obtaining informed consent, anonymity and data confidentiality.

4 Results

The demographic profile of the 200 participants shows an even gender split, with 51% being male and 49% female. The majority of respondents fall within the working-age categories, primarily those aged 25–34 years (32.5%), followed by individuals aged 45–60 years (28.0%). In terms of education, the majority hold a bachelor's degree (40.5%), with a substantial proportion having diploma qualifications (28.5%). This reflects an adequately educated population, relevant to digital tax platform usage. Regarding occupation, 39% are private-sector employees, 32% are civil servants, while 18% are students, and 11% are entrepreneurs. Internet usage among participants is relatively high, with more than 60% using the internet for more than 4 hours daily, indicating digital familiarity crucial for adopting e-tax services. The demographic profile of respondents is presented in Table 1.

Table 1. Demographic Profile of Respondents

Demographic Variable	Category	Frequency (n)	Percentage (%)
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Gender	Male	102	51.0%
	Female	98	49.0%
Age Group	18–24 years	28	14.0%
	25–34 years	65	32.5%
	35–44 years	51	25.5%
	45–60 years	56	28.0%
Education Level	High School (SMA/SMK)	38	19.0%
	Diploma (D1–D3)	57	28.5%
	Bachelor’s degree (S1)	81	40.5%
	Master/Doctoral (S2/S3)	24	12.0%
Occupation	Student	36	18.0%
	Private Sector Employee	78	39.0%
	Civil Servant (ASN)	64	32.0%
	Entrepreneur	22	11.0%
Internet Usage (per day)	< 2 hours	18	9.0%
	2–4 hours	61	30.5%
	4–6 hours	73	36.5%
	> 6 hours	48	24.0%

Source: Primary Data (2025)

The measurement model evaluation results are presented in Table 2.

Table 2. Measurement Model Evaluation

Construct	Indicator	Outer Loading	Cronbach’s Alpha	Composite Reliability (CR)	AVE	Interpretation
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Performance Expectancy (PE)	PE1	0.831	0.909	0.933	0.846	Very Good
	PE2	0.923				
	PE3	0.907				
Effort Expectancy (EE)	EE1	0.926	0.901	0.927	0.836	Very Good
	EE2	0.908				
	EE3	0.895				
Facilitating Conditions (FC)	FC1	0.910	0.905	0.930	0.841	Very Good
	FC2	0.927				
	FC3	0.898				
Trust in Government (TR)	TR1	0.888	0.904	0.929	0.839	Very Good
	TR2	0.927				
	TR3	0.891				
Behavioral Intention (BI)	BI1	0.888	0.878	0.908	0.804	Good
	BI2	0.923				
	BI3	0.857				
Actual Use (U)	U1	0.880	0.844	0.915	0.779	Good
	U2	0.871				

Source: Primary Data (2025)

We used Cronbach's Alpha, Composite Reliability (CR), Average Variance Extracted (AVE) and outer loadings to the tested measurement model reliability and

validity. The two constructs were reliable with an internal consistency exhibited by the CR values exceeding 0.70 and the Cronbach’s Alpha coefficients more than 0.80. Convergent validity was supported for the AVE with 0.779-0.846. Furthermore, all loadings of the items were above 0.831, a strong indication of reliability stat. These results support the reliability and convergent validity of measurement model. Each indicator heavily loaded on its respective constructs in large extent with outer loading ranging between 0.831 and 0.927, which were much higher than the recommended threshold of 0.7 and supported that an indicator realizing reliability.

The structural model results obtained from the PLS-SEM analysis are shown in Table 3.

Table 3. Structural Model Results (PLS-SEM Analysis)

Path Relationship	Path Coefficient (β)	R ² (Dependent Variable)	f ² Effect Size
PE → BI	0.233	0.695	2.276
EE → BI	0.464	0.695	2.276
FC → BI	0.286	0.695	2.276
TR → BI	0.394	0.695	2.276
BI → U	0.635	0.559	1.269

Source: Primary Data (2025)

The overall structural model is confirmed by the strength of its explanatory and predictive ability, as reflected in the path coefficients, coefficient of determination, and effect sizes. The superiority of the overall structural model is confirmed by arguing the strength of its explanatory and predictive ability revealed through (path coefficients [β], coefficient of determination [R^2], effect sizes; f^2) in all hypothesised relationship. The R^2 of Behavioral Intention (BI) is 69.5%, which can be collectively explained by PE, EE, FC, and TR in it. This amount can be referred to as strong explanatory power (Hair et al., 2020). Similarly, the value of R^2 for Actual Use (U) is 0.559 which means 55.9% of variance in actual system usage is accounted for by Behavioral Intention and it also falls into strong category.

In terms of path coefficients, all relationships are statistically significant and positively directed, confirming theoretical expectations. Effort Expectancy ($\beta = 0.464$) and Trust in Government ($\beta = 0.394$) emerged as strong predictors of Behavioral Intention, followed by Facilitating Conditions ($\beta = 0.286$) and Performance Expectancy ($\beta = 0.233$), both of which had moderate effects. This pattern suggests that users’ perception of system usability and their trust in public institutions are the most influential drivers of their intention to use digital tax platforms.

The effect size (f^2) values for all paths leading to BI are above 2.0, indicating very large effect sizes (Cohen, 1988), while the path from BI to Actual Use ($\beta = 0.635$; $f^2 =$

1.269) shows a very strong and significant influence, affirming the central role of intention as a behavioral determinant.

The mediating effect of behavioral intention is summarized in Table 4.

Table 4. Mediating Effect of Behavioral Intention (All Significant)

Hypothesized Paths	Total Effect			Indirect Effect		
	Coeff.	C.R.	P-value	Coeff.	C.R.	P-value
PE → BI → U	0.092	5.103	***	0.083	4.112	***
EE → BI → U	0.275	7.154	***	0.298	5.402	***
FC → BI → U	0.218	5.822	***	0.190	4.987	***
TR → BI → U	0.211	5.562	***	0.240	5.204	***

Source: Primary Data (2025)

The mediation analysis confirms that behavioral intention mediates the relationship between the four predictor variables—performance expectancy, effort expectancy, facilitating conditions, and trust in government—and actual use of digital tax platforms. Both of the indirect effects are significant ($p < 0.001$), with critical ratios greater than 4.0, suggesting strong mediation. Effort Expectancy ($\beta = 0.298$) has the most mediation, followed by Trust in Government ($\beta = 0.240$), Facilitating Conditions ($\beta = 0.190$), and then Performance Expectancy ($\beta = 0.083$). These findings indicate that user's attitudes toward technology, trust in government and support structure play a key role in predicting their use of the system largely reflecting users' behavioral intention. Accordingly, the model supports BI as a critical factor for converting favourable perceptions of the system into actual use of systems by users and underscores intention-based interventions in improving adoption of DTSPS.

5 Discussion

The results of this study supply the empirical confirmation that UTAUT is also applicable when adopted to tax digital platform services among regional public service users in Indonesia. The results confirm the theoretical predictions of UTAUT, and also extend them by including institutional trust as a driver which is particularly important in digitalization in public sector.

The strongest predictor of behavioral intention in the present study was effort expectancy. It follows then, that perceived ease of use of digital tax system is a key factor to trigger user's intention and actual behavior toward the system. In regions with mixed levels of digital literacy a user-friendly experience is posterior for adoption and therefore condition has to fulfilled. This result supports prior work of Venkatesh et al.

[17] and Alawadhi and Morris [22], who emphasized that simplified interaction paths, and low cognitive effort are factors contributing to the end-users decision making on adopting a system in case of e-government. Similarly, Marett et al. [23] stressed that DC moderates the influence of SysEOU on BI, which supports the need for an inclusive design system addressed to several user segments.

Performance expectancy also significantly influenced behavioral intention, although with a moderate effect. Users tend to evaluate digital services based on the perceived utility or performance enhancement those systems provide. In this study, when respondents believed the digital tax platform would improve the efficiency of their tax payment process, their likelihood of using the platform increased. This result corroborates prior works by Dwivedi et al. [24] and AlShamsi et al. [25], which found that performance benefits are particularly critical in developing countries where digital services are expected to streamline traditionally cumbersome processes. In Indonesia's case, digital transformation in public service must be accompanied by demonstrable benefits that clearly outperform manual or conventional methods to ensure sustainable user engagement.

Facilitating conditions also showed a statistically significant and moderate impact on behavioral intention. This finding underscores the need for sufficient support infrastructure such as technical assistance, internet access, and mobile device compatibility. Users' confidence in using digital services is strongly linked to the availability of enabling resources. This supports the view of Carter and Weerakkody [26] and Susanto et al. [27], who emphasized that external support mechanisms such as government outreach, training, and IT assistance contribute positively to e-service utilization. Especially in provinces like Sulawesi Barat where digital penetration is still evolving, facilitating conditions are not merely complementary but central to service uptake.

Interestingly, trust in government emerged as a strong predictor of behavioral intention. This reinforces the argument made by Wang and Emurian [28] and Belanche et al. [29] that institutional credibility plays a critical role in technology acceptance within public sector domains. In contexts where public trust in government fluctuates, the perceived integrity, transparency, and competence of government bodies significantly shape user perceptions of digital platforms. Alateyah et al. [30] further noted that trust is especially crucial in mandatory systems such as tax services, where users may not have alternative options but still expect data privacy, reliability, and institutional accountability. In line with this, the present findings suggest that enhancing citizen trust through consistent service delivery, transparent communication, and robust digital governance can foster stronger digital engagement.

The importance of behavioral intention as a determinant in the model is further supported by its high direct effect on actual use, as well as by its mediating role in the relationship between the four antecedent variables and actual use. Results from the mediation analysis revealed that all indirect effects through behavioral intention were significant, and effort expectancy had the greatest influence on actual use among them. This illustrates why it is necessary to first ensure a positive attitude and belief on the part of users before usage can take place. These findings are in accordance with the results of Rana et al. [31] who also confirms that intention serves as an important

psychological construct transforming belief systems into digital behavior among civil services.

Furthermore, the integration of trust in government as a key exogenous variable contributes to the theoretical extension of UTAUT, adding an institutional perspective that is increasingly emphasized in contemporary digital governance literature. As noted by Dwivedi et al. [32] and Weerakkody et al. [33], successful public sector digitalization depends not only on technological readiness and user competence but also on public confidence in digital governance structures.

From a practical perspective, the findings highlight the need for multi-dimensional policy efforts to improve user acceptance and system usage. Policymakers should focus on simplifying digital interfaces, ensuring system stability, expanding digital infrastructure, and promoting institutional transparency. Public campaigns to educate citizens about the benefits, reliability, and legal security of digital tax systems can further enhance behavioral intention and long-term usage. Overall, this study affirms that digital tax platform adoption is not merely a function of technology, but an intersection of usability, infrastructure, and institutional trust.

6 Conclusion

This research investigated the behavioral determinants that affect acceptance of digital tax platforms among regional public services users in Indonesia with an extended UTAUT model by incorporating trust in government. The empirical results of this study verify that performance expectancy, effort expectancy, facilitating conditions and trust in government have direct and significant impact on users' behavioral intention, which further exerts a strong influence on the adoption decision. The measurement and structural model assessments demonstrated strong reliability, validity, and predictive relevance, highlighting the robustness of the proposed model. Among the predictors, effort expectancy emerged as the most influential factor in shaping users' intention, emphasizing the necessity for simplicity and user-friendliness in system design. Trust in government also played a substantial role, suggesting that institutional credibility is essential in promoting digital engagement, especially in public services such as taxation. Facilitating conditions and performance expectancy, though comparatively moderate, remain important enablers by ensuring technical and functional support is accessible to all user groups.

Importantly, the mediation analysis showed that behavioral intention fully mediates the effect of all antecedent constructs on actual use. This indicates the necessity to not only provide systems that are technically sustainable, but also motivate and prepare users for using the systems. From a policy perspective, the findings emphasise the importance for government departments to take a holistic approach that includes more than just technical deployment. Digital tax systems must be easy to use, visibly effective in improving service efficiency, well-supported by infrastructure, and delivered under conditions of institutional transparency and accountability. In addition, targeted communication campaigns, user training, and support mechanisms should be

developed to enhance user confidence and digital competence, particularly in underrepresented regions.

In sum, the adoption of digital tax platforms is not solely a technological issue but a behavioral and institutional challenge. As digital public services continue to evolve, user-centric and trust-enhancing approaches will be critical to ensuring sustained usage and the successful realization of e-government objectives.

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