

The Effect of Perceived Usefulness and Perceived Ease of Use on the Decision to Use The M-Pajak Application with Intention as a Mediating Variable

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ABSTRACT: The purpose of this study is to investigate the effects of perceived usefulness and perceived ease of use on the decision to use the M-Pajak application, with intention serving as a mediating variable among individual taxpayers in Indonesia. This study is based on the Technology Acceptance Model (TAM), which explains that users' perceptions of usefulness and ease of use influence their intention and actual use of technology. The study is important because the digital transformation of tax administration requires a better understanding of the factors influencing taxpayers' adoption of mobile tax applications, particularly in developing countries such as Indonesia where empirical evidence remains limited. A quantitative research approach was employed using a survey method involving 150 individual taxpayers who had accessed or used the M-Pajak application within the last six months. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results indicate that perceived usefulness and perceived ease of use have positive and significant effects on intention to use the M-Pajak application. Furthermore, intention has a positive and significant effect on the decision to use the application. However, perceived usefulness and perceived ease of use do not have significant direct effects on the decision to use. The findings also reveal that intention partially mediates the relationship between perceived usefulness and the decision to use, as well as the relationship between perceived ease of use and the decision to use. This study contributes to the literature on technology acceptance in digital government services, particularly in the context of mobile tax applications in Indonesia, and provides practical implications for improving taxpayers' adoption of the M-Pajak application.

KEYWORDS: Perceived Usefulness; Perceived Ease of Use; Intention; Decision to Use; M-Pajak; Technology Acceptance Model; PLS-SEM.

I. INTRODUCTION

The way governments provide public services has changed as a result of the quick development of information and communication technologies. Digital transformation has become a strategic priority for many countries as governments seek to improve service efficiency, transparency, accessibility, and citizen satisfaction through technology-based solutions. In recent years, digital government initiatives have expanded significantly, allowing citizens to access public services more conveniently through online platforms and mobile applications. The integration of digital technology into public administration not only simplifies administrative procedures but also enhances interactions between governments and citizens by providing services that are faster, more flexible, and accessible at any time and from any location. As a result, governments are increasingly investing in digital infrastructure and developing innovative applications to improve the quality of public services and respond to the growing expectations of digitally connected societies. In Indonesia, digital transformation has become an important agenda in public sector reform, including in the field of taxation. The Directorate General of Taxes (DGT) has continuously modernized tax administration by introducing various electronic services aimed at improving taxpayer convenience and increasing administrative efficiency. These services include e-Filing, e-Billing, eRegistration, and other digital platforms that enable taxpayers to fulfill their obligations electronically. More recently, DGT launched the M-Pajak application, a mobile-based tax application designed to provide taxpayers with easier and more flexible access to tax services through smartphones. The application represents an important milestone in the government's efforts to modernize tax administration and improve the accessibility of tax services through mobile technology. Through MPajak, taxpayers can access tax information, manage several tax-related activities, and utilize digital tax services more efficiently without being restricted by time and place.

The development of the M-Pajak application is closely related to the increasing adoption of digital technology in

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Indonesian society. According to the Indonesian Internet Service Providers Association (APJII, 2024), internet penetration in Indonesia has continued to increase and has reached more than 79 percent of the total population. This rapid growth indicates that digital technology has become an essential part of everyday life, influencing how individuals communicate, conduct business activities, and access government services. In addition, the widespread use of smartphones has changed people's preferences toward mobile-based services that are practical, efficient, and easy to access. These developments create significant opportunities for government institutions to improve public service delivery through mobile applications and other digital platforms. In the taxation sector, digitalization is expected to reduce administrative complexity, improve service accessibility, and encourage taxpayers to fulfill their obligations more effectively. The Directorate General of Taxes has also intensified efforts to promote digital tax services as part of its long-term strategy to improve tax administration and support broader public sector digitalization. Nevertheless, the availability of digital technology and the increasing number of internet users do not automatically guarantee that taxpayers will adopt and continuously use digital tax applications. The successful implementation of digital public services depends not only on the existence of technology but also on the willingness of citizens to accept and utilize the services provided. In practice, taxpayers may have different perceptions regarding the usefulness and convenience of digital tax services. While some taxpayers may perceive M-Pajak as a beneficial tool that simplifies tax administration and saves time, others may still face challenges in understanding application features or adapting to digital procedures. Therefore, understanding taxpayers' behavior and their decisions to use digital tax services is essential for ensuring the effectiveness of digital transformation initiatives in the taxation sector.

The challenges associated with taxpayers' adoption of digital tax applications have become increasingly important as governments continue to expand digital public services. Although M-Pajak has been developed to provide convenient and efficient tax services, its long-term success ultimately depends on taxpayers' decisions to use the application regularly. The effectiveness of a digital application is not determined solely by technological features or system availability but also by the extent to which users are willing to adopt and continue using the technology in their daily activities. In this regard, identifying the factors that influence taxpayers' decisions to use M-Pajak becomes crucial for improving digital tax services and increasing taxpayers' engagement with mobile applications. Despite the strategic role of M-Pajak in supporting the digital transformation of tax administration in Indonesia, empirical studies focusing specifically on this application remain limited. Most discussions emphasize digital taxation in general, whereas research examining taxpayers' decisions to use the M-Pajak application is still relatively scarce. Previous studies have consistently demonstrated that users' perceptions of usefulness and ease of use play important roles in determining technology adoption across various digital contexts. For example, Iisnawati et al. (2023) found that perceived usefulness and perceived ease of use significantly influenced consumers' behavioral intentions toward Augmented Reality applications in e-commerce. These findings indicate that the Technology Acceptance Model (TAM) remains relevant in explaining user acceptance across different technology-based services, including mobile government applications. This condition indicates the need for further investigation to provide a deeper understanding of the factors associated with taxpayers' decisions to adopt mobile tax applications within the Indonesian context. Therefore, this study aims to examine the effects of perceived usefulness and perceived ease of use on the decision to use the M-Pajak application, with intention serving as a mediating variable among individual taxpayers in Indonesia. The findings of this study are expected to contribute to the development of digital taxation research and provide practical insights for improving taxpayers' adoption of mobile tax applications and supporting the ongoing digital transformation of tax administration in Indonesia.

II. LITERATURE REVIEW Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) was developed by Davis (1989) to explain individuals' acceptance and use of information technology. TAM is one of the most influential and widely applied theories in information systems research because it effectively explains users' behavioral intentions and actual usage behavior toward technology adoption. The model was adapted from the Theory of Reasoned Action (TRA) developed by Ajzen and Fishbein, which explains that individual behavior is influenced by intention formed through attitudes and subjective norms. TAM proposes that technology acceptance is primarily influenced by two important constructs, namely perceived usefulness and perceived ease of use. Perceived usefulness reflects users' beliefs that using technology can improve their performance, productivity, and effectiveness. Meanwhile, perceived ease of use refers to users' beliefs that technology can be operated easily without requiring significant effort.

According to Davis (1989), perceived ease of use has a dual influence in TAM. Perceived ease of use not only directly influences users' intention to use technology but also indirectly influences perceived usefulness. Technology that is easier to use tends to be perceived as more beneficial because users can utilize the system efficiently without experiencing difficulties. Therefore, perceived ease of use may strengthen users' perceptions regarding the benefits provided by technology. TAM also explains that perceived

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usefulness and perceived ease of use influence users' intention to use technology, which subsequently affects actual usage behavior. Individuals who perceive technology as useful and easy to use are more likely to develop stronger intention to use the technology. This intention then influences actual decisions and behavior in adopting the technology.

The Technology Acceptance Model has been widely applied in various contexts, including mobile banking, e-commerce, e-government, digital payment systems, online learning platforms, and mobile applications. Several studies also applied TAM in explaining the adoption of digital public services and electronic taxation systems. In the context of this study, TAM is used to explain taxpayers' acceptance behavior toward the M-Pajak application as a mobile-based taxation service platform. Taxpayers who perceive the M-Pajak application as useful and easy to use are expected to develop stronger intention to use the application, which subsequently influences their decision to use digital tax services.

Perceived Usefulness to Intention to Use

Previous empirical studies have consistently demonstrated that perceived usefulness plays an important role in shaping users' intention to adopt technology. Gupta et al. (2022) found that perceived usefulness significantly affects citizens' intention to adopt government mobile applications, indicating that users are more willing to use digital public services when they perceive substantial benefits from the technology. Similarly, Yanovi et al. (2023) reported that perceived usefulness has a significant effect on users' intention to use mobile banking services. These findings indicate that users tend to develop stronger intentions to adopt a technology when they believe that the technology can improve their effectiveness, efficiency, and overall performance. In the context of the M-Pajak application, perceived usefulness is considered an important factor because taxpayers are expected to use the application when they perceive that it provides real benefits, such as simplifying tax administration, improving efficiency in completing tax obligations, and providing convenient access to tax services. Since M-Pajak is designed to facilitate taxpayers in managing their tax-related activities through mobile devices, understanding whether perceived usefulness significantly influences taxpayers' intention to use the application becomes an important issue to investigate. Therefore, this study proposes the following hypothesis:

H₁: Perceived usefulness has a significant effect on intention to use the M-Pajak application.

Perceived Ease of Use to Intention to Use

Previous studies have also confirmed the importance of perceived ease of use in influencing users' intention to adopt digital technologies. Gupta et al. (2022) found that perceived ease of use significantly affects citizens' intention to adopt government mobile applications. Likewise, Yanovi et al. (2023) demonstrated that perceived ease of use has a significant effect on users' intention to use mobile banking services. These studies suggest that when users perceive a technology as easy to learn, understand, and operate, they are more likely to develop a stronger intention to use the technology. In relation to the M-Pajak application, ease of use becomes an important consideration because taxpayers come from diverse educational and technological backgrounds. An application that is easy to understand and operate may encourage taxpayers to access tax services more frequently and comfortably. Therefore, examining whether perceived ease of use significantly affects taxpayers' intention to use the M-Pajak application is necessary to understand taxpayers' acceptance of digital tax services. Based on these arguments, the following hypothesis is proposed:

H₂: Perceived ease of use has a significant effect on intention to use the M-Pajak application.

Intention to Decision to Use

Behavioral intention has long been recognized as one of the strongest determinants of actual behavior in technology adoption studies. Bashir and Madhavaiah (2015) found that intention significantly affects users' decisions to adopt internet banking services. Similarly, Mensah and Zeng (2022) reported that citizens' intention significantly influences the adoption of digital government services. These findings indicate that individuals with stronger intentions are more likely to transform their intentions into actual usage behavior. In the context of the M-Pajak application, taxpayers who have a strong intention to use the application are expected to demonstrate greater willingness to utilize the available features and integrate the application into their tax-related activities. Therefore, investigating the influence of intention on taxpayers' decisions to use the M-Pajak application is important for understanding the success of digital tax service adoption. Accordingly, this study proposes the following hypothesis:

H₃: Intention has a significant effect on the decision to use the M-Pajak application

Perceived Usefulness to Decision to Use

Several empirical studies have shown that perceived usefulness not only influences users' intention but may also directly affect their decisions to adopt technology. Kim and Park (2023) found that perceived usefulness has a significant effect on taxpayers' adoption of mobile tax applications, indicating that users are more likely to decide to use a digital tax service when they perceive

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clear benefits from the application. Similarly, Shao et al. (2021) reported that perceived usefulness significantly affects the adoption of mobile tax services, suggesting that users tend to make actual usage decisions when they believe that the technology improves efficiency and facilitates their activities. These findings imply that users who perceive a technology as useful are more likely to adopt and continue using the technology in their daily activities. In the context of the M-Pajak application, perceived usefulness is expected to influence taxpayers' decisions because the application is designed to simplify tax administration, provide flexibility in accessing tax services, and improve efficiency in fulfilling tax obligations. When taxpayers perceive that M-Pajak provides substantial benefits and facilitates their tax-related activities, they may be more willing to make actual decisions to use the application. Therefore, it is important to examine whether perceived usefulness significantly influences taxpayers' decisions to use the M-Pajak application. Based on these arguments, the following hypothesis is proposed:

H4: Perceived usefulness has a significant effect on the decision to use the M-Pajak application.

Perceived Ease of Use to Decision to Use

Perceived ease of use has also been recognized as an important factor influencing users' decisions to adopt digital technologies. Koul and Eydgahi (2018) found that perceived ease of use significantly affects users' adoption of mobile tax services, indicating that technologies that are easy to understand and operate are more likely to be accepted by users. Furthermore, Yanovi et al. (2023) demonstrated that perceived ease of use has a significant effect on users' decisions to adopt digital financial services. These findings suggest that when users perceive a technology as simple and requiring minimal effort to operate, they are more likely to make actual decisions to use the technology. Regarding the M-Pajak application, ease of use becomes an important consideration because taxpayers possess different levels of technological experience and digital literacy. An application that is easy to learn, understand, and operate may encourage taxpayers to adopt digital tax services more confidently and consistently. Therefore, investigating whether perceived ease of use significantly influences taxpayers' decisions to use the M-Pajak application is essential for understanding taxpayers' acceptance of mobile tax applications. Accordingly, the following hypothesis is proposed:

H5: Perceived ease of use has a significant effect on the decision to use the M-Pajak application.

Research Conceptual Framework

This study proposes a conceptual framework based on the Technology Acceptance Model (TAM), which explains that perceived usefulness and perceived ease of use influence users' behavioral intention and actual technology usage behavior. In this study, perceived usefulness and perceived ease of use are positioned as independent variables, intention as a mediating variable, and decision to use as the dependent variable. The conceptual framework suggests that taxpayers who perceive the M-Pajak application as useful and easy to use are more likely to develop stronger intention to use the application. This intention subsequently influences taxpayers' decisions to utilize the M-Pajak application for accessing digital taxation services.

In addition, perceived usefulness and perceived ease of use are also expected to directly influence taxpayers' decisions to use the M-Pajak application. Therefore, intention is proposed as a mediating variable that strengthens the relationship between users' perceptions and technology usage decisions.

The conceptual framework of this study can be illustrated as follows:

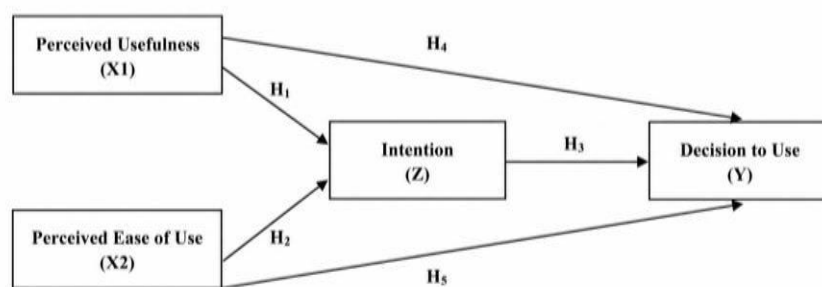


Figure 1. Research Conceptual Framework

Hypotheses

H1: Perceived usefulness has a significant effect on intention to use the M-Pajak application.

H2: Perceived ease of use has a significant effect on intention to use the M-Pajak application.

H3: Intention has a significant effect on the decision to use the M-Pajak application.

H4: Perceived usefulness has a significant effect on the decision to use the M-Pajak application.

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H₅: Perceived ease of use has a significant effect on the decision to use the M-Pajak application.

III. RESEARCH METHODOLOGY

This study adopts a quantitative approach using a survey method to examine the relationships among perceived usefulness, perceived ease of use, intention, and the decision to use the M-Pajak application. The population consists of Individual Taxpayers (Wajib Pajak Orang Pribadi) who have accessed or used the M-Pajak application within the last six months. The sample was determined using purposive sampling, with respondents selected based on specific criteria, namely Individual Taxpayers who have experience using the M-Pajak application and are willing to participate in the study. The sample size was determined based on the recommendations for Partial Least Squares–Structural Equation Modeling (PLSSEM) analysis as suggested by Hair et al. (2022). A total of 150 valid responses were collected and included in the final analysis.

Data were collected through structured questionnaires distributed online using Google Forms. The questionnaire consisted of statements measuring perceived usefulness, perceived ease of use, intention, and decision to use the M-Pajak application. Respondents were required to evaluate each statement using a semantic differential scale ranging from 1 to 7, where lower values represent more negative perceptions and higher values represent more positive perceptions.

The collected data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS software. PLS-SEM was employed because it is suitable for analyzing complex relationships among latent variables and examining both direct and indirect effects through mediation. The analysis included measurement model evaluation through validity and reliability testing, followed by structural model evaluation and hypothesis testing using bootstrapping procedures.

IV. RESULTS AND DISCUSSION Respondent Profile

This section presents the demographic characteristics of the respondents involved in this study. A total of 150 individual taxpayers who had accessed or used the M-Pajak application within the last six months participated in this research. The respondents were classified based on gender, age, and educational background to provide an overview of the characteristics of the study sample.

Table 1. Respondent Profile

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	89	59.3
	Female	61	40.7
Age	25–34 years	50	33.3
	35–44 years	83	55.3
	45–54 years	17	11.3
Education	Senior High School	11	7.3
	Diploma	43	28.7
	Bachelor's Degree	94	62.7
	Postgraduate	2	1.3

The results show that male respondents dominated the sample, accounting for 59.3% of the total respondents, while female respondents represented 40.7%. In terms of age, most respondents were between 35 and 44 years old (55.3%), followed by those aged 25–34 years (33.3%) and 45–54 years (11.3%). Regarding educational background, the majority of respondents held a bachelor's degree (62.7%), followed by diploma graduates (28.7%), senior high school (7.3%), and postgraduate degree holders (1.3%). These findings indicate that the respondents were predominantly individuals of productive age with relatively high educational attainment, suggesting that they possess sufficient capability to access and utilize digital tax services such as the M-Pajak application.

Data Analysis

With the use of SmartPLS 4 software, Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to analyze the data gathered for this investigation. The assessment of the measurement model (outer model) and the structural model (inner model) comprised the two phases of the investigation. While the structural model was examined to test the suggested hypotheses and look at the relationships between the constructs, the measurement model was evaluated to look at the validity and reliability of the study components. Convergent validity, discriminant validity, and construct reliability were evaluated for the measurement model. The outer loading values of each indicator were initially examined in order to assess convergent validity. According to Hair

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et al. (2022), an indicator is considered valid if its outer loading value exceeds 0.70, indicating that the indicator adequately represents the construct it measures.

1. Outer Model Test a. Outer Loading Value Table 2. Outer Loading Values

Construct	Indicator	Outer Loading	Result
Perceived Usefulness	PU1	0.910	Valid
	PU2	0.916	Valid
	PU3	0.889	Valid
	PU4	0.884	Valid
	PU5	0.885	Valid
	PU6	0.847	Valid
Perceived Ease of Use	PEU1	0.907	Valid
	PEU2	0.935	Valid
	PEU3	0.905	Valid
	PEU4	0.903	Valid
	PEU5	0.889	Valid
Intention	I1	0.946	Valid
	I2	0.919	Valid
	I3	0.958	Valid
	I4	0.948	Valid
	I5	0.904	Valid
Decision to Use	DU1	0.849	Valid
	DU2	0.902	Valid
	DU3	0.933	Valid
	DU4	0.927	Valid
	DU5	0.877	Valid

Table 2 presents the outer loading values of all indicators used in this study. The results show that all outer loading values range from 0.847 to 0.958, exceeding the minimum threshold of 0.70 recommended by Hair et al. (2022). These findings indicate that all indicators have strong correlations with their respective constructs and adequately measure the intended concepts. Therefore, all indicators are considered valid, and the measurement model has successfully met the convergent validity requirement.

b. Cross Loading Value Table 3. Cross Loading Values

Indicator	DU	I	PU	PEU
DU1	0.849	0.790	0.670	0.719
DU2	0.902	0.778	0.701	0.731
DU3	0.933	0.785	0.680	0.745
DU4	0.927	0.811	0.702	0.765
DU5	0.877	0.781	0.714	0.724
I1	0.819	0.946	0.785	0.824
I2	0.786	0.919	0.725	0.767
I3	0.827	0.958	0.764	0.803
I4	0.842	0.948	0.750	0.790
I5	0.835	0.904	0.757	0.785
PU1	0.697	0.721	0.910	0.779
PU2	0.706	0.734	0.916	0.780
PU3	0.684	0.731	0.889	0.710
PU4	0.678	0.703	0.884	0.748

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PU5	0.684	0.724	0.885	0.773
PU6	0.669	0.700	0.847	0.764
PEU1	0.739	0.751	0.807	0.907
PEU2	0.763	0.761	0.787	0.935
PEU3	0.725	0.735	0.736	0.905
PEU4	0.739	0.764	0.767	0.903
PEU5	0.757	0.835	0.777	0.889

Table 3 presents the cross-loading values of all indicators. The results show that each indicator has the highest loading on its respective construct compared to the other constructs. According to Hair et al. (2022), discriminant validity is established when an indicator loads more strongly on its own construct than on other constructs. Therefore, the findings confirm that all constructs in this study satisfy the discriminant validity criterion and are empirically distinct from one another.

c. Construct Validity and Reliability Table 4. Construct Validity and Reliability

Construct	AVE	Validity	Cronbach's Alpha (CA)	Composite Reliability (CR)	Reliability
Perceived Usefulness	0.790	Valid	0.947	0.958	Reliable
Perceived Ease of Use	0.824	Valid	0.947	0.959	Reliable
Intention	0.875	Valid	0.964	0.972	Reliable
Decision to Use	0.807	Valid	0.940	0.954	Reliable

Table 4 presents the results of construct validity and reliability testing using Average Variance Extracted (AVE), Cronbach's Alpha (CA), and Composite Reliability (CR). The results indicate that all constructs have AVE values ranging from 0.790 to 0.875, exceeding the recommended threshold of 0.50 suggested by Hair et al. (2022). This finding confirms that the constructs possess adequate convergent validity. Furthermore, the Cronbach's Alpha values range from 0.940 to 0.964 and the Composite Reliability values range from 0.954 to 0.972, both of which are above the minimum criterion of 0.70. Therefore, all constructs used in this study are considered valid and reliable, indicating that the measurement model has satisfactory internal consistency and is appropriate for further structural model analysis.

2. Inner Model Test

The inner model evaluation was conducted to assess the predictive power of the structural model. In this study, the coefficient of determination (R-square) was used to measure the proportion of variance in the endogenous constructs explained by the exogenous constructs. According to Hair et al. (2022), R-square values of 0.75, 0.50, and 0.25 can be categorized as substantial, moderate, and weak, respectively.

Table 5. R-Square Values

Endogenous Construct	R-Square	R-Square Adjusted	Interpretation
Intention (I)	0.747	0.743	Substantial
Decision to Use (DU)	0.794	0.789	Substantial

Table 5 presents the coefficient of determination (R-square) values for the endogenous constructs. The results indicate that the R-square value of Intention to Use is 0.747, meaning that 74.7% of the variance in taxpayers' intention to use the M-Pajak application is explained by Perceived Usefulness and Perceived Ease of Use, while the remaining 25.3% is explained by other factors outside the model. Furthermore, the R-square value of Decision to Use is 0.794, indicating that 79.4% of the variance in taxpayers' decision to use the M-Pajak application is explained by Perceived Usefulness, Perceived Ease of Use, and Intention to Use. According to Hair et al. (2022), R-square values above 0.75 indicate substantial explanatory power. Therefore, the structural model in this study demonstrates strong predictive capability and substantial explanatory power.

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3. Hypothesis Test

After evaluating the measurement model and the explanatory power of the structural model, hypothesis testing was conducted using the bootstrapping procedure in SmartPLS 4. This procedure was employed to assess the significance of the relationships among constructs by examining the path coefficients and p-values. The structural model and the results of hypothesis testing are presented in Figure 2.

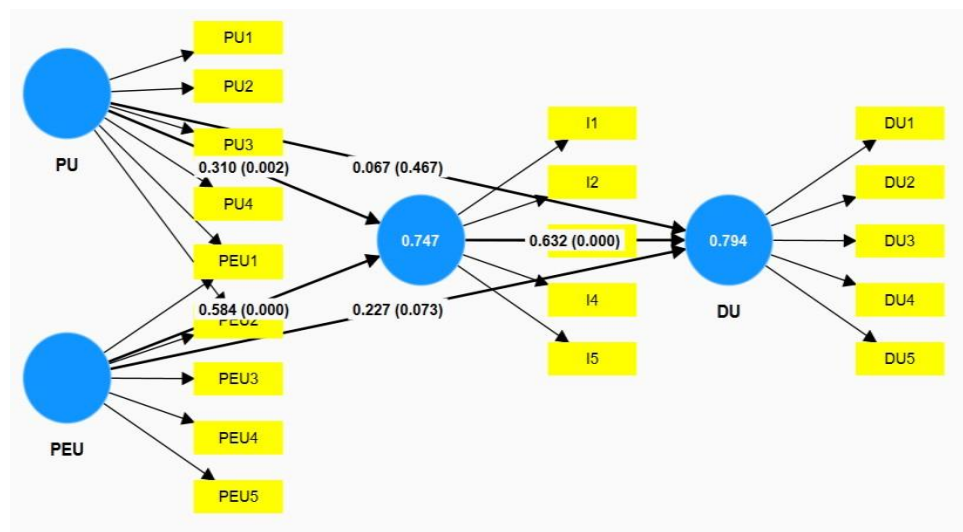


Figure 2. Structural Model and Hypothesis Testing Results

Figure 2 illustrates the structural relationships among the constructs examined in this study. The results indicate that Perceived Usefulness and Perceived Ease of Use significantly influence Intention, with path coefficients of 0.310 and 0.584, respectively. In addition, Intention has a significant positive effect on Decision to Use, with a path coefficient of 0.632. However, the direct effects of Perceived Usefulness and Perceived Ease of Use on Decision to Use are not statistically significant. These findings suggest that taxpayers' intention serves as an important mechanism through which perceptions of usefulness and ease of use influence the decision to use the M-Pajak application.

The hypotheses proposed in this study were tested using the bootstrapping procedure in SmartPLS 4. The assessment was based on the path coefficient (β), T-statistics, and p-values to determine the significance of the relationships among constructs. The results of hypothesis testing are presented in Table 6.

Table 6. Hypothesis Testing

Hypothesis	Relationship	Path Coefficient (β)	T Statistics	P Values	Decision
H ₁	PU $\rightarrow$ I	0.310	3.030	0.002	Accepted
H ₂	PEU $\rightarrow$ I	0.584	5.771	0.000	Accepted
H ₃	I $\rightarrow$ DU	0.632	6.493	0.000	Accepted
H ₄	PU $\rightarrow$ DU	0.067	0.727	0.467	Not Accepted
H ₅	PEU $\rightarrow$ DU	0.227	1.793	0.073	Not Accepted

H₁ states that Perceived Usefulness has a significant effect on Intention. The results show that H₁ is accepted with a path coefficient of 0.310 and a p-value of 0.002, indicating that taxpayers who perceive the M-Pajak application as useful tend to have a stronger intention to use it. This finding suggests that the benefits offered by the application, such as convenience, efficiency, and accessibility in tax administration, encourage taxpayers to adopt the application. The result is consistent with the Technology Acceptance Model (TAM), which posits that perceived usefulness is one of the main determinants of behavioral intention to use technology.

H₂ states that Perceived Ease of Use has a significant effect on Intention. The findings indicate that H₂ is accepted, with a path coefficient of 0.584 and a p-value of 0.000. This result implies that taxpayers are more likely to intend to use the M-Pajak application when they perceive it as easy to learn and operate. The ease of accessing features and completing tax-related activities through

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the application enhances taxpayers' willingness to use the system. This finding is also in line with the Technology Acceptance Model, which emphasizes the importance of ease of use in shaping users' intention to adopt technology.

H₃ states that Intention has a significant effect on Decision to Use. The results show that H₃ is accepted with a path coefficient of 0.632 and a p-value of 0.000, indicating that taxpayers with a stronger intention to use the M-Pajak application are more likely to make an actual decision to use the application. This finding suggests that intention serves as an important motivational factor that translates taxpayers' willingness into actual usage behavior. Therefore, increasing taxpayers' intention to use the M-Pajak application is essential to encourage the adoption of digital tax services.

H₄ states that Perceived Usefulness has a significant effect on Decision to Use. However, the results indicate that H₄ is not accepted, with a path coefficient of 0.067 and a p-value of 0.467. This finding suggests that although taxpayers perceive the M-Pajak application as useful, such perceptions do not directly influence their decision to use the application. Instead, taxpayers may first develop an intention to use the application before making the actual decision. Therefore, perceived usefulness appears to influence the decision to use indirectly through taxpayers' intention.

H₅ states that Perceived Ease of Use has a significant effect on Decision to Use. The results reveal that H₅ is not accepted, as indicated by a path coefficient of 0.227 and a p-value of 0.073. This finding implies that taxpayers' perceptions regarding the ease of using the M-Pajak application do not directly determine their decision to use it. Although ease of use may encourage taxpayers to develop an intention to use the application, the actual decision to use appears to depend more strongly on their intention rather than on ease of use alone. Therefore, intention plays a crucial role in bridging taxpayers' perceptions and their actual decisions to use the M-Pajak application.

DISCUSSION PERCEIVED USEFULNESS ON INTENTION

Based on the results, Perceived Usefulness has a significant influence on Intention to use the M-Pajak application. This finding indicates that taxpayers are more likely to develop an intention to use the application when they perceive that MPajak provides tangible benefits in fulfilling their tax obligations. The indicators of perceived usefulness in this study show that taxpayers consider M-Pajak beneficial because it facilitates tax administration, improves efficiency, saves time, and provides easier access to tax services. These benefits encourage taxpayers to view the application as a valuable tool that supports their daily taxation activities. Therefore, the greater the perceived benefits obtained from the application, the stronger the taxpayers' intention to use it.

This finding is consistent with previous studies conducted by Davis (1989), Tamilmani et al. (2021), and Gupta et al. (2022), which reported that perceived usefulness significantly influences users' intention to adopt technology. In the context of M-Pajak, these results imply that improving the usefulness of the application through feature enhancement, service integration, and continuous innovation can strengthen taxpayers' intention to use the application. In addition, intensive socialization regarding the benefits and advantages of the M-Pajak application is essential to increase taxpayers' awareness and encourage a stronger intention to use digital tax services.

Perceived Ease of Use on Intention

The results reveal that Perceived Ease of Use has a significant influence on Intention to use the M-Pajak application. This finding suggests that taxpayers tend to develop a stronger intention to use the application when they perceive it as easy to learn, understand, and operate. The indicators of perceived ease of use demonstrate that taxpayers appreciate simple procedures, user-friendly features, and convenient access to tax services through the application. Ease of use reduces the effort required to complete taxation activities and minimizes difficulties in using digital services, thereby increasing taxpayers' willingness to adopt the application.

This finding is in line with the Technology Acceptance Model proposed by Davis (1989) and supported by previous studies conducted by Venkatesh et al. (2003), Tamilmani et al. (2021), and Kim and Park (2023), which found that perceived ease of use significantly affects users' intention to adopt technology. Furthermore, the results indicate that perceived ease of use has a stronger influence on intention than perceived usefulness. This implies that taxpayers place considerable importance on the simplicity and convenience of using the M-Pajak application. Therefore, continuous socialization, user education, and guidance regarding how to use the application are necessary to increase taxpayers' confidence and intention to adopt MPajak.

Intention on the Decision to Use

The results show that Intention has a significant influence on the Decision to Use the M-Pajak application. This finding indicates that taxpayers who possess a stronger intention are more likely to make an actual decision to use the application in carrying out their tax obligations. Intention reflects taxpayers' willingness, interest, and readiness to adopt digital tax services. When taxpayers already have a positive intention toward M-Pajak, they are more inclined to transform that intention into actual usage behavior.

The Effect of Perceived Usefulness and Perceived Ease of Use on the Decision to Use The M-Pajak Application with Intention as a Mediating Variable

This finding is consistent with previous studies by Davis (1989) and Venkatesh et al. (2003), which highlight the fact that one of the best indicators of actual technology usage behavior is intention. The result also implies that efforts to increase taxpayers' intention through socialization programs, digital literacy, and public campaigns are important strategies for encouraging the adoption of the M-Pajak application. Therefore, strengthening taxpayers' intention can ultimately increase the actual use of digital taxation services in Indonesia.

Perceived Usefulness on the Decision to Use

The results show that Perceived Usefulness does not have a significant influence on the Decision to Use the M-Pajak application. This finding indicates that although taxpayers perceive the M-Pajak application as beneficial, such perceptions do not directly encourage them to decide to use the application. Taxpayers may acknowledge that M-Pajak can facilitate tax administration, improve efficiency, and provide convenience in accessing tax services; however, these benefits alone are insufficient to directly influence their usage decisions. Instead, taxpayers tend to first develop an intention to use the application before making an actual decision. This suggests that intention acts as an important psychological mechanism that bridges taxpayers' perceptions of usefulness and their actual behavior.

This result contrasts with other earlier research that found a direct influence of perceived usefulness on technology usage behavior. However, the result supports the argument of the Technology Acceptance Model that perceived usefulness often influences actual behavior indirectly through behavioral intention. In the context of the M-Pajak application, taxpayers may already understand the benefits offered by the application, but without sufficient motivation, confidence, or willingness to use digital services, these perceptions may not immediately translate into actual usage decisions. Therefore, government institutions need to strengthen socialization programs emphasizing not only the benefits of M-Pajak but also encouraging taxpayers to develop a stronger intention to use the application through education, guidance, and practical demonstrations.

Perceived Ease of Use on the Decision to Use

The results indicate that Perceived Ease of Use does not have a significant influence on the Decision to Use the M-Pajak application. This finding suggests that perceiving the application as easy to use does not automatically encourage taxpayers to make the decision to use it. Although taxpayers may find the application easy to learn, easy to operate, and supported by understandable features, these perceptions alone are not sufficient to stimulate actual usage decisions. Taxpayers still need to develop a strong intention before deciding to adopt the application in their taxation activities.

This finding implies that intention plays a more important role than ease of use in determining taxpayers' decisions to use the M-Pajak application. The result is consistent with the argument that ease of use primarily influences users' attitudes and intentions, which subsequently affect actual behavior. Therefore, increasing taxpayers' familiarity with the application through continuous socialization, training programs, tutorials, and public education is essential. Such efforts can strengthen taxpayers' intention to use M-Pajak and ultimately encourage the actual adoption of digital taxation services. Overall, these findings highlight the important mediating role of intention in explaining taxpayers' decisions to use the M-Pajak application.

V. CONCLUSION

This study aimed to examine the effects of Perceived Usefulness and Perceived Ease of Use on the Decision to Use the MPajak application, with Intention serving as an intervening variable among individual taxpayers in Indonesia. The findings indicate that Perceived Usefulness and Perceived Ease of Use have significant effects on Intention to use the M-Pajak application. In addition, Intention has a significant effect on the Decision to Use the application. However, Perceived Usefulness and Perceived Ease of Use do not have significant direct effects on the Decision to Use. These findings demonstrate that taxpayers' perceptions regarding the benefits and ease of use of the M-Pajak application are not sufficient to directly encourage actual usage decisions. Instead, these perceptions first shape taxpayers' intention, which subsequently influences their decision to use the application. Therefore, Intention plays an important role in explaining taxpayers' adoption behavior toward digital taxation services.

The government and tax authorities can benefit from the study's conclusions. Improving the technical features and ease of access of the M-Pajak application is important; however, strengthening taxpayers' intention through continuous socialization, educational campaigns, and user assistance programs is equally essential. Socialization can increase taxpayers' understanding of the benefits and ease of using the application, thereby encouraging stronger intention and ultimately increasing the adoption of digital taxation services in Indonesia.

This study contributes to the literature on technology acceptance and digital government services, particularly in the context of mobile taxation applications in developing countries. Nevertheless, this study has several limitations. First, the study only involved 150 individual taxpayers, which may limit the generalizability of the findings to broader taxpayer populations. Second,

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this study focused only on Perceived Usefulness, Perceived Ease of Use, Intention, and Decision to Use, while other factors that may influence taxpayers' adoption behavior were not included in the model. Therefore, future research is recommended to involve larger and more diverse samples and to incorporate additional variables, such as trust, perceived security, social influence, facilitating conditions, and digital literacy, to provide a more comprehensive understanding of taxpayers' adoption behavior toward digital taxation services. Future studies may also compare different groups of taxpayers or investigate the adoption of other digital tax applications to enrich the literature on digital government services.

ACKNOWLEDGMENT

The authors would like to express their sincere gratitude to all respondents who participated in this research for their valuable time and contributions. The authors also extend their appreciation to all individuals who provided guidance, encouragement, and support throughout the completion of this study. Additionally, the authors would like to sincerely appreciate the Master of Management Program, Faculty of Economics, University of Sriwijaya, for providing academic support and a conducive learning environment that contributed significantly to the accomplishment of this research.

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