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The Influence Of System Quality And Trust On The Intention To Continue Using The Coretax System With User Satisfaction As A Mediating Variable (A Case Study Of Employees In Indonesia)

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Abstract

The implementation of the Coretax Administration System as part of the digital transformation of taxation in Indonesia still faces various obstacles that have the potential to affect user satisfaction and continued usage intentions. This study aims to analyze the influence of system quality and trust on continued usage intentions, with user satisfaction as a mediating variable. The study used a quantitative approach with a survey method. The study population was employees in Indonesia who had used Coretax, with a sample of 184 respondents selected using purposive sampling. Data were collected through a four-point Likert-scale questionnaire and analyzed using IBM SPSS through validity, reliability, classical assumptions, multiple linear regression, Sobel test, and BCa bootstrapping of 5,000 samples. The results showed that system quality positively influenced user satisfaction and continued usage intentions, trust only positively influenced continued usage intentions, while user satisfaction positively influenced continued usage intentions and mediated the effect of system quality. In conclusion, improving system quality is a key factor in encouraging continued use of Coretax through increasing user satisfaction.

Keywords: Continuance Intention, Coretax Administration System, System Quality, Trust, User Satisfaction

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INTRODUCTION

The development of information technology has brought significant changes in various fields, including tax administration. As an effort to realize digital transformation in the tax sector, the Directorate General of Taxes (DGT) began implementing the Coretax Administration System (Coretax) on January 1, 2025, as an integrated tax administration system that integrates various tax services, such as taxpayer registration, Tax Return (SPT) reporting, tax payments, and tax data management, all within a single digital platform.(Announcement Number PENG-41?PJ.0/2024 Concerning the Implementation of Coretax DGT, 2024).

Although Coretax is designed to simplify tax administration, its implementation still faces various challenges. Some users experience issues such as slow system response, login difficulties, authentication issues, and suboptimal performance of some service features. These issues can impact the user experience, potentially reducing user satisfaction and their desire to continue using Coretax. (Widiastuti et al., 2026).

In information systems studies, continuance intention describes the tendency of users to continue using a system after gaining experience in using it.(Abdurrahman Albantani, 2023). A user's decision to continue using a system is not only determined by the technical capabilities of the system, but is also influenced by how the user assesses and perceives the benefits of the system.

One factor thought to influence continued usage intentions is system quality. Systems that offer good levels of ease of use, reliability, response speed, and security can create a positive user experience, thereby increasing user satisfaction.(Maharani et al., 2023). Furthermore, trust also plays a crucial role in encouraging the continued use of digital systems. Trust reflects users' confidence that the system can operate reliably, maintain information security, and protect user data during the tax administration process.(Fattah Akhsan & Deliyana Firmialy, 2024).

In addition to system quality and trust, user satisfaction is also a significant factor influencing the intention to continue using an information system. User satisfaction reflects the assessment made after using a system by comparing initial expectations with perceived system performance. If a system is able to meet or even exceed user expectations through good system quality, information quality, and service quality, users will tend to feel satisfied and have a desire to continue using the system.(Maharani et al., 2023).

User satisfaction is a key indicator in assessing the success of an information system implementation. Previous studies have shown that user satisfaction

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is influenced by various factors. One such study, conducted on the DANA e-money application, demonstrated that risk perception and social influence significantly influence user satisfaction. These findings indicate that user satisfaction is not influenced by a single factor, but rather by various aspects related to system characteristics and user behavior. Therefore, further research is needed to identify the factors influencing user satisfaction in the Coretax Administration System to provide a more comprehensive understanding of the system's successful implementation.(M.Rifki Bakhtiar et al., 2026)

Previous research has shown that the influence of system quality and trust on user satisfaction and continued usage intentions still yields mixed findings. Research conducted byMaharani et al. (2023) proved that system quality has a positive effect on continuance intention through user satisfaction with the e-Filing system. However, different results were obtained.Findiani et al. (2024), which states that system quality does not have a significant effect on user satisfaction with the Sibisa application. Meanwhile, researchAnjaya & Dwita (2024)showed that trust has a positive influence on continuance intention. The differences in results from various studies indicate that there is still a research gap, so further research is needed to examine the influence of system quality and trust on continuance intention with user satisfaction as a mediating variable in the Coretax Administration System.

Based on the Coretax implementation phenomenon and previous research findings, this study focuses on employees in Indonesia who have used Coretax. Employees were selected as respondents because they represent a user group that has directly interacted with the system to support tax administration in the workplace. This experience allows them to provide a more objective assessment of the system's quality, level of trust, user satisfaction, and intention to continue using Coretax.

This study aims to analyze the influence of system quality and trust on continued usage intentions, with user satisfaction as a mediating variable on employees in Indonesia who have used Coretax.

RESEARCH METHODS

This research employed a quantitative approach with a survey method, conducted through an online questionnaire distributed using Google Forms. The study population included employees in Indonesia who had used the Coretax Administration System for their tax administration activities.

Sampling in this study was conducted using purposive sampling, a technique for determining samples based on specific criteria established by the researcher. The

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criteria used were respondents who were employees in Indonesia and had experience using the Coretax Administration System. To ensure that respondents met these criteria, the researcher provided a screening question at the beginning of the questionnaire regarding their experience using Coretax.

The research instrument was compiled based on indicators for each of the variables studied, namely System Quality (X1), Trust (X2), User Satisfaction (Z), and Continuous Use Intention (Y). Respondents' responses were measured using a four-point Likert scale, with scores ranging from 1 (Strongly Disagree), 2 (Disagree), 3 (Agree), and 4 (Strongly Agree).

Data analysis in this study was conducted using the IBM SPSS Statistics application. The first stage began with instrument testing.Research that includes validity and reliability testing. Validity testing is conducted by examining the Corrected Item-Total Correlation value, which must be greater than 0.30, while reliability testing uses Cronbach's Alpha with a minimum limit of 0.70. This testing aims to ensure that each statement item accurately measures the research variables and produces consistent data.

After the instrument is declared valid and reliable, classical assumption tests are performed, including normality, multicollinearity, and heteroscedasticity tests. Normality tests are used to determine whether the research data is normally distributed. Multicollinearity tests aim to ensure there is no significant relationship or correlation between independent variables, while heteroscedasticity tests are conducted to determine whether there is inequality of variance in the residuals of the regression model. A regression model is said to meet classical assumptions if the data is normally distributed, does not experience multicollinearity, and does not exhibit any symptoms of heteroscedasticity.(Aditiya et al., 2023).

Testing the relationship between variables was conducted using multiple linear regression analysis consisting of Model I and Model II. This analysis was used to determine the influence of independent variables on the dependent variable and mediating variables. Next, the research hypothesis was tested through partial tests (t-test), simultaneous tests (F-test), and coefficient of determination (R^2) analysis to see the model's ability to explain the dependent variable. The role of User Satisfaction as a mediating variable was analyzed using the Sobel test, then the results were strengthened through a bootstrapping method of 5,000 samples with a Bias-Corrected and Accelerated (BCa) approach to test the significance of the indirect effect.

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RESULTS AND DISCUSSION

Descriptive Statistics

Table 1 Descriptive Statistics

Variables	N	Minimum	Maximum	Mean	Median	Standard Deviation
System Quality (X1)	184	9	36	22.04	21.00	6,733
Trust (X2)	184	5	20	13.12	14.00	3,741
User Satisfaction (Z)	184	4	16	9.66	9.00	3,300
Intention to Continue Use (Y)	184	5	20	12.35	12.00	4,007

Based on Table 1, the System Quality variable (X_1) has an average score of 22.04 with a standard deviation of 6.773, which indicates that respondents tend to give a positive assessment of the quality of the Coretax system even though there are variations in perception. The Trust Variable (X_2) obtained an average of 13.12 with a standard deviation of 3.741, which indicates that the level of respondent confidence is quite good.

Furthermore, the User Satisfaction (Z) variable has an average of 9.66 with a standard deviation of 3.300, indicating that respondents generally feel quite satisfied in using the Coretax system. Meanwhile, the Continuous Use Intention (Y) variable obtained an average of 12.35 with a standard deviation of 4.007, reflecting the tendency of respondents to continue using the Coretax system, despite differences in the level of intention among respondents.

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Validity Test

Table 2 Results of Validity Test of System Quality Variables

No	Corrected Item-Total Correlation	Criteria	Information
1	0.806	>0.30	Valid
2	0.781	> 0.30	Valid
3	0.785	> 0.30	Valid
4	0.806	> 0.30	Valid
5	0.745	> 0.30	Valid
6	0.764	> 0.30	Valid
7	0.655	> 0.30	Valid
8	0.757	> 0.30	Valid
9	0.757	>0.30	Valid

Based on Table 2, all statements in the System Quality variable have Corrected Item-Total Correlation values ranging from 0.655 to 0.806. All of these values are greater than 0.30, so all statement items in the System Quality variable are declared valid and suitable for use as research instruments.

Table 3 Results of the Validity Test of the Trust Variable

No	Corrected Item-Total Correlation	Criteria	Information
1	0.786	>0.30	Valid
2	0.767	> 0.30	Valid
3	0.770	> 0.30	Valid
4	0.784	> 0.30	Valid
5	0.735	> 0.30	Valid

Based on Table 3, all statement items in the Trust variable have Corrected Item-Total Correlation values ranging from 0.735 to 0.786. All of these values are greater than 0.30, so all statement items in the Trust variable are declared valid and suitable for use as research instruments.

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Table 4 Results of Validity Test of User Satisfaction Variables

No	Corrected Item-Total Correlation	Criteria	Information
1	0.751	>0.30	Valid
2	0.833	> 0.30	Valid
3	0.715	> 0.30	Valid
4	0.783	> 0.30	Valid

Based on Table 4, all statement items in the User Satisfaction variable have Corrected Item-Total Correlation values ranging from 0.715 to 0.833. All of these values are greater than 0.30, so all statement items in the User Satisfaction variable are declared valid and suitable for use as research instruments.

Table 5 Results of Validity Test of Continuous Use Intention Variable

No	Corrected Item-Total Correlation	Criteria	Information
1	0.741	> 0.30	Valid
2	0.838	> 0.30	Valid
3	0.746	> 0.30	Valid
4	0.788	> 0.30	Valid
5	0.776	> 0.30	Valid

The validity test results for the Continuous Use Intention variable indicate that all indicators have a Corrected Item-Total Correlation value above 0.30. The correlation value for each indicator ranges from 0.741 to 0.838, thus all statement items in the Continuous Use Intention variable are declared valid and suitable for use as a research instrument.

Reliability Test

Table 6 Reliability Test Results

Variables	Cronbach's Alpha	Criteria	Information
System Quality	0.937	> 0.70	Reliable
Trust	0.904	> 0.70	Reliable
User Satisfaction	0.896	> 0.70	Reliable

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Intention of Sustainable Use	0.912	> 0.70	Reliable

Based on the results of the reliability test, all research variables obtained a Cronbach's Alpha value above the minimum limit of 0.70. The System Quality variable obtained a Cronbach's Alpha value of 0.937, the Trust variable of 0.904, the User Satisfaction variable of 0.896, and the Continuous Use Intention variable of 0.912.

Normality Test

Table 7 Normality Test Results

Test Method	Asymp. Sig. (2-tailed)	Information
One-Sample Kolmogorov-Smirnov	0,000	Data is not normally distributed

The normality test showed a significance value of 0.000 (<0.05), indicating that the residuals were not normally distributed. Therefore, the analysis used BCa bootstrapping with 5,000 samples to obtain more robust results.

Multicollinearity Test

Table 8 Multicollinearity Test Results

Variables	Tolerance	VIF	Criteria	Information
System Quality (X1)	0.153	6,528	Tolerance > 0.10 and VIF < 10	No Multicollinearity Occurs
Trust (X2)	0.317	3,152	Tolerance > 0.10 and VIF < 10	No Multicollinearity Occurs
User Satisfaction (Z)	0.204	4,913	Tolerance > 0.10 and VIF < 10	No Multicollinearity Occurs

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Based on Table 8, all independent variables have a Tolerance value > 0.10 and a VIF < 10, indicating that the regression model does not exhibit multicollinearity. Therefore, all independent variables are suitable for use in regression analysis.

Heteroscedasticity Test

Table 9 Heteroscedasticity Test Results

Variables	Sig	Criteria	Information
System Quality (X1)	0.167	> 0.05	There is no heteroscedasticity
Trust (X2)	0,000	< 0.05	Heteroscedasticity occurs
User Satisfaction (Z)	0.008	< 0.05	Heteroscedasticity occurs

The results of the Glejser test show that the System Quality (X_1) does not experience heteroscedasticity (Sig. = 0.167 > 0.05), while Trust (X_2) and User Satisfaction (Z) experience heteroscedasticity (Sig. < 0.05). However, the use of bootstrapping makes the parameter estimates robust against violations of classical assumptions.

Multiple Linear Regression Analysis

Table 10 Results of Multiple Linear Regression Analysis Model I

Variables	B	Std. Error	Beta	t
Constant	-0.115	0.410	-	-0.281
System Quality (X1)	0.405	0.029	0.832	14,032
Trust (X2)	0.064	0.052	0.072	1,216

The results of the analysis produce a regression equation $Z = -0.115 + 0.405X_1 + 0.064X_2$. System Quality Variable (X_1) has a positive and significant effect on User Satisfaction (Z) (β = 0.405; Sig. = 0.000), while Trust (X_2) has a positive but insignificant effect (β = 0.064; Sig. = 0.225). The constant of -0.115 is also insignificant (Sig. = 0.779).

Table 11 Results of Multiple Linear Regression Analysis Model II

Variables	B	Std. Error	Beta	t
Constant	0.374	0.475	-	0.787

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System Quality (X1)	0.260	0.048	0.440	5,379
Trust (X2)	0.139	0.061	0.130	2,287
User Satisfaction	0.457	0.086	0.376	5,299

The results of the analysis produce a regression equation Y = 0.374 + 0.260X_1+ 0.139X_2+ 0.457Z. System Quality Variable (X_1) (β = 0.260; Sig. = 0.000), Trust (X_2) (β = 0.139; Sig. = 0.023), and User Satisfaction (Z) (β = 0.457; Sig. = 0.000) have a positive and significant effect on Continuous Use Intention (Y). Meanwhile, the constant of 0.374 is not significant (Sig. = 0.432).

Results of the Coefficient of Determination (R^2) Test

Table 12 Results of the Determination Coefficient (R^2) Test for Model I

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.796	0.796	0.794	0.474

The R Square value of 0.796 indicates that System Quality and Trust explain 79.6% of the variation in User Satisfaction, while 20.4% is explained by other factors. The Adjusted R Square value of 0.794 indicates the model has good capabilities.

Table 13 Results of the Coefficient of Determination (R^2) Test for Model II

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.903	0.815	0.812	0.453

The R Square value of 0.815 indicates that System Quality, Trust, and User Satisfaction explain 81.5% of the variation in Continued Use Intention, while 18.5% is explained by other factors. The Adjusted R Square value of 0.812 indicates that Model II has excellent capabilities.

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Simultaneous Test Results (F Test)

Table 14 Simultaneous Test Results (F Test) Model I

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1587,693	2	793,847	354,137	<0.001
Residual	405,736	181	2,242		
Total	1993,429	183			

The F-test results show Fcount = 354.137 > Ftable = 3.05 with Sig. < 0.05, so that System Quality and Trust simultaneously have a significant effect on User Satisfaction. Thus, Model I is suitable for use.

Table 15 Simultaneous Test Results (F Test) Model II

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	2395,660	3	798,553	265,163	<0.001
Residual	542,080	180	3,012		
Total	2937,739	183			

The F test results show Fcount = 265.163 > Ftable = 2.65 with Sig. < 0.05, so that System Quality, Trust, and User Satisfaction simultaneously have a significant effect on Continuous Use Intention. Thus, Model II is suitable for use.

Partial Test Results (t-Test)

Table 16 Partial Test Results (t-Test) Model I

Variables	t Count	t Table	Sig.	Information
System Quality (X1)	11,076	1,973	0,000	Significant
Trust (X2)	1,217	1,973	0.225	Not Significant

The results of the t-test show that System Quality (X_1) has a positive and significant effect on User Satisfaction (Z) (t count = 11.076 > t table = 1.973; Sig. = 0.000), so H1 is accepted. On the other hand, Trust (X_2) does not have a significant

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effect on User Satisfaction (t count = 1.217 < t table = 1.973; Sig. = 0.225), so H2 is rejected.

Table 17 Partial Test Results (t-Test) Model II

Variables	t Count	t Table	Sig.	Information
System Quality (X1)	5,379	1,973	0,000	Significant
Trust (X2)	2,287	1,973	0.023	Significant
User Satisfaction (Z)	5,299	1,973	0,000	Significant

The results of the t-test show that System Quality (X_1), Trust (X_2), and User Satisfaction (Z) has a positive and significant effect on Continuous Use Intention (Y) (Sig. < 0.05), so that H3, H4, and H5 are accepted.

Mediation Test Results (Sobel Test)

Table 18 Mediation Test Results (Sobel Test)

Mediation Path	Sobel Z Value	p-value	Information
X1 → Z → Y	3,590	0.000329	Significant
X2 → Z → Y	1,168	0.242	Not Significant

The Sobel test results show that User Satisfaction significantly mediates the effect of System Quality on Continued Use Intention (Z = 3.590; p = 0.000329). Conversely, User Satisfaction does not mediate the effect of Trust on Continued Use Intention (Z = 1.168; p = 0.242). Thus, mediation is only evident in the relationship between System Quality → User Satisfaction → Continued Use Intention.

Table 19 Summary of Hypothesis Testing Results

Hypothesis	Hypothesis Statement	Decision
H1	System Quality Influences User Satisfaction	Accepted
H2	Trust influences User Satisfaction	Rejected
H3	System Quality Influences Continued Use Intention Accepted	Accepted
H4	Trust influences Continuous Use Intention	Accepted

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Hypothesis	Hypothesis Statement	Decision
H5	User Satisfaction Influences Continued Use Intention	Accepted
H6	User Satisfaction Mediates the Effect of System Quality on Continued Use Intention	Accepted
H7	User Satisfaction Mediates the Effect of Trust on Continuation of Use Intention	Rejected

Based on the test results, five hypotheses were accepted and two were rejected. These findings indicate that system quality plays a more dominant role than trust in increasing user satisfaction and continuance intention. Furthermore, user satisfaction only mediated the effect of system quality on continuance intention.

DISCUSSION

1. The Influence of System Quality on User Satisfaction

Based on the results of the partial test (t-test), the System Quality variable has a positive and significant effect on User Satisfaction, with a significance value of 0.000 (<0.05). These results indicate that the first hypothesis (H1) is accepted, so that the better the quality of the Coretax Administration System perceived by users, the higher the level of satisfaction obtained.

System quality is reflected in ease of use, reliability, response speed, flexibility, and security. A system that operates stably, is easy to use, and responds quickly will create a positive user experience, thereby increasing user satisfaction.

This finding is in line with the Information Systems Success ModelAbdurrahman Albantani (2023)which states that system quality is a major factor influencing user satisfaction. A quality information system will provide a better user experience, thereby increasing user satisfaction.

The results of this study are also consistent with researchAkbar et al., (2026)which found that system quality has a positive effect on user satisfaction in Coretax implementation, as well as researchIlham & Andrian (2025)which shows that system quality has a positive effect on user satisfaction with the e-Filing system. These similar findings indicate that system quality is a crucial factor in increasing user satisfaction with digital tax services.

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This study's results indicate that Indonesian employees who have used Coretax are more satisfied if the system is easy to use, performs well, and supports effective tax administration. Therefore, the Directorate General of Taxes needs to continue improving Coretax's quality by enhancing features, increasing stability, response speed, and system security to increase user satisfaction.

2. The Effect of Trust on User Satisfaction

Based on the results of the partial test (t-test), the Trust variable does not have a significant effect on User Satisfaction, with a significance value of 0.225 (> 0.05). These results indicate that the second hypothesis (H2) which states that trust has a positive effect on user satisfaction is rejected.

These findings indicate that user trust in Coretax has not directly increased satisfaction. While users have confidence in the system's security and reliability, satisfaction is more influenced by the user experience with Coretax, such as ease of use, system stability, and response time. Therefore, trust alone is not enough to create satisfaction if the system quality does not fully meet user expectations.

The results of this study are not in line with researchChumairo et al., (2026)which states that trust has a positive effect on user satisfaction in Coretax implementation. This difference is thought to be influenced by respondent characteristics and experience using the system. In this study, respondents were employees in Indonesia who had used Coretax with varying levels of experience, so satisfaction was more determined by perceived system quality than by level of trust in the system.

The implication is that increased user trust will not necessarily translate into increased satisfaction if the system's service quality does not meet expectations. Therefore, the Directorate General of Taxes needs to not only build trust through system security and reliability, but also continuously improve Coretax's service quality and performance to increase user satisfaction.

3. The Effect of System Quality on Continued Use Intention

Based on the results of the partial test (t-test), the System Quality variable has a positive and significant effect on Continuous Use Intention, with a significance value of 0.000 (<0.05). These results indicate that the third hypothesis (H3) which states that system quality has a positive effect on continuous use intention is accepted.

These findings indicate that the better the quality of the Coretax Administration System perceived by users, the greater their desire to continue using it. System

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quality, demonstrated through ease of use, reliability, responsiveness, flexibility, and security, can provide a positive user experience, thus encouraging continued use of Coretax.

The results of this study are in line with the Expectation Confirmation Model.(ECM) which was put forward by(Fattah Akhsan & Deliyana Firmialy, 2024)which states that a positive user experience and good system quality will increase a user's intention to continue using an information system. When a system is able to meet user needs and expectations, the tendency to continue using the system will be higher.

This finding is also consistent with researchNasuha (2023) which states that system quality has a positive effect on the intention to continue using digital tax services. In addition,Akbar et al., (2026)also found that the quality of the Coretax system positively influenced users' intention to continue using the system. These consistent results confirm that system quality is a crucial factor in encouraging the continued use of digital-based tax services.

In the context of this research, these results indicate that employees in Indonesia tend to intend to continue using Coretax if the system performs well, is easy to operate, and effectively supports tax administration processes. Therefore, the Directorate General of Taxes needs to continuously improve the quality of Coretax through feature enhancements, stability improvements, and system performance optimization to maintain continued usage intentions.

4. The Influence of Trust on Continuous Use Intention

Based on the partial test results (t-test), the Trust variable was proven to have a positive and significant effect on Continuous Use Intention. Thus, the fourth hypothesis (H4) was accepted. This finding indicates that the higher the level of user trust in the Coretax Administration System, the greater their tendency to continue using the system to fulfill their tax obligations.

User trust is built on the belief that the Coretax Administration System is capable of maintaining data security, providing accurate information, and operating reliably to support tax administration processes. When users believe the system is reliable and capable of meeting their needs, their trust in the system increases. This ultimately leads to a desire to continue using the Coretax Administration System in the future.

These findings support the trust theory of technology adoption, which explains that trust is a key factor influencing the intention to continue using an information

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system. Users with high levels of trust tend to feel more confident in continuing to use the system because they perceive it to be secure, reliable, and capable of providing ongoing benefits.

The results of this study are consistent with researchZiyan Arimi (2026)which concluded that Trust has a positive influence on Continuous Use Intention in the implementation of the Coretax Administration System. In addition, this research(Findiani et al., 2024)also shows that trust is an important factor that can increase users' desire to continue using digital services sustainably.

Based on these findings, the Directorate General of Taxes needs to continue strengthening user trust in the Coretax Administration System by improving data security, system stability, transparency in information management, and providing consistent and reliable services. These efforts are expected to increase user confidence in the system and encourage continued use of the Coretax Administration System.

5. The Influence of User Satisfaction on Continued Use Intention

Based on the results of the partial test (t-test), the User Satisfaction variable has a positive and significant effect on Continuous Use Intention with a significance value of 0.000 (<0.05). These results indicate that the fifth hypothesis (H5) is accepted.

These findings indicate that the higher user satisfaction with the Coretax Administration System, the greater their intention to continue using it. Satisfaction derived from ease of use, service quality, and system performance meeting expectations encourages users to maintain Coretax usage.

The results of this study are in line with the Expectation Confirmation Model (ECM) proposed byBhattacherjee (2001), which explains that satisfaction is the main factor influencing the intention to continue using an information system. This finding is also consistent with researchNasuha (2023)which shows that user satisfaction has a positive effect on the intention to continue using digital tax services and Coretax implementation.

This study's results indicate that employees in Indonesia are likely to continue using Coretax if they have a satisfactory user experience and the system effectively meets their tax administration needs. Therefore, the Directorate General of Taxes needs to continuously improve the quality of Coretax's services and performance to maintain user satisfaction and encourage continued use of the system.

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6. The Role of User Satisfaction in Mediating the Effect of System Quality on Continuation Intention

Based on the results of the mediation test using the Sobel test, the User Satisfaction variable was proven to be able to mediate the relationship between System Quality and Continued Use Intention. This is indicated by the Sobel Z value which is greater than 1.96 and the p-value which is smaller than 0.05, so that the sixth hypothesis (H6) is declared accepted. These findings indicate that System Quality not only has a direct influence on Continued Use Intention, but also has an indirect influence through User Satisfaction as a mediating variable.

The results of this study indicate that the better the quality of the Coretax Administration System perceived by users, such as ease of use, system reliability, response speed, flexibility, and system security, the higher the level of user satisfaction. The satisfaction formed from the experience of using the system then encourages users to continue utilizing the Coretax Administration System in carrying out tax activities. Thus, User Satisfaction serves as a mechanism that explains how System Quality can increase Continuous Use Intention.

This finding supports the Expectation Confirmation Model (ECM) proposed byBhattacherjee (2001)which explains that user satisfaction is the primary determinant influencing an individual's intention to continue using an information system. If system quality meets or even exceeds user expectations, satisfaction will increase and ultimately strengthen the user's intention to continue using the system.

The results of this study are also consistent with researchChumairo et al. (2026)which concluded that User Satisfaction acts as a mediating variable in the relationship between System Quality and Continuous Use Intention in the implementation of the Coretax Administration System. In addition, this studyAkbar et al. (2026)also shows that improving system quality can increase user satisfaction which further contributes to increasing the intention to continue using the system.

Based on these findings, the Directorate General of Taxes needs to continue improving the quality of the Coretax Administration System by enhancing ease of use, system stability, access speed, feature flexibility, and strengthening data security. These efforts are expected to provide a more optimal user experience, thereby increasing user satisfaction. High levels of satisfaction will further strengthen users' intention to continue utilizing the Coretax Administration System to meet their tax obligations.

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7. The Role of User Satisfaction in Mediating the Effect of Trust on Continuation of Use Intention

Based on the results of the mediation test, User Satisfaction was not proven to mediate the relationship between Trust and Continued Use Intention (Z=1{,}168; P=0{,}242 > 0{,}05) so that H7 was rejected. This indicates that User Trust has a direct effect on Continued Use Intention without having to go through User Satisfaction. This finding differs from the results of the previous study.Chumairo et al. (2026).

This difference can be understood from the characteristics of the sample: this study focused on employees who operate Coretax directly in the workplace. For this group, daily satisfaction is highly dependent on technical performance (speed and ease of use), not simply trust. When the system lags or experiences login issues, a high level of trust in the DGT is insufficient to generate satisfaction, even though they intend to continue using the system in the future due to its mandatory compliance.

CONCLUSION

This study shows that system quality has a positive and significant effect on user satisfaction and continued usage intention of the Coretax Administration System, while trust only has a significant effect on continued usage intention and has no effect on user satisfaction. User satisfaction is also proven to have a positive effect on continued usage intention and mediates the relationship between system quality and continued usage intention, but does not mediate the relationship between trust and continued usage intention. These findings confirm that system quality is the most dominant factor in encouraging continued usage of Coretax through increasing user satisfaction.

This study has limitations due to its cross-sectional design, purposive sampling technique, and only involving employees in Indonesia who have used Coretax, so the generalizability of the results is still limited. Future research is recommended to use a longitudinal design, expand the scope of respondents, and add variables such as service quality, ease of use, performance expectations, or organizational support to obtain a more comprehensive model. Practically, the Directorate General of Taxes needs to prioritize improving Coretax quality by improving system stability, response speed, ease of use, data security, and enhancing features to increase user satisfaction and encourage continued Coretax use.

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