



Analyzing Factors Influencing Taxpayer Acceptance of Coretax: An Approach Based on the Technology Acceptance Model (TAM)

Layon Hutagaol^{1*}, Muhammad²
Universitas Bina Insani, Indonesia

Corresponding Author: Layon Hutagaol, layonhocben@binainsani.ac.id

ARTICLE INFO

Keywords: Coretax, Technology Acceptance Model, Taxpayer Acceptance, Tax Administration, Digital Transformation

Received : 27, Agustus
Revised : 28, September
Accepted: 30, Oktober

©2026 Hutagaol, Muhammad: This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

The implementation of the Coretax Administration System has transformed Indonesia's tax administration, but its early adoption has faced challenges related to system stability, interface complexity, and taxpayer readiness. This study aims to analyze factors influencing taxpayer acceptance of Coretax using the Technology Acceptance Model (TAM). A qualitative descriptive case study was conducted through in-depth interviews with 12 purposively selected informants, including individual taxpayers, corporate taxpayers, and tax consultants, supported by observation and document analysis. The findings indicate that perceived usefulness is influenced by service integration, while perceived ease of use remains the main challenge. External factors, including technical support, socialization, infrastructure readiness, and regulatory complexity, also shape acceptance. This study contributes to TAM development in digital tax systems.

INTRODUCTION

Digital transformation has become a major priority in public sector reform as governments seek to improve service efficiency, transparency, and citizen engagement through technology-based systems. In recent years, tax administrations worldwide have increasingly adopted digital platforms to simplify compliance procedures, strengthen data management, and improve interactions between taxpayers and authorities. The transition from conventional administrative processes toward integrated digital services requires not only technological infrastructure but also user readiness and acceptance. The Organisation for Economic Co-operation and Development (OECD) emphasizes that successful digital tax administration depends on the ability of tax authorities to provide reliable, accessible, and user-centered services that encourage voluntary compliance (OECD, 2023). Therefore, understanding how users perceive and adopt digital taxation systems has become an important research area in public administration and information systems.

Indonesia has also pursued extensive tax administration modernization through the development of electronic taxation services. Prior to the implementation of the Coretax Administration System, the Directorate General of Taxes (DGT) introduced several digital platforms, including e-SPT, e-Filing, e-Faktur, and DJP Online, to improve taxpayer services and facilitate electronic compliance. However, these systems operated independently, creating challenges related to fragmented processes, repeated data submission, and inefficiencies in administrative workflows. To overcome these limitations, the Indonesian government introduced Coretax Administration System as part of the Tax Administration Core System Reform (Pembaruan Sistem Inti Administrasi Perpajakan / PSIAP). The system was designed to integrate various taxation functions, including registration, reporting, payment, audit processes, and taxpayer services into a single digital platform (Ministry of Finance of the Republic of Indonesia, 2024). This transformation represents a significant institutional change because it requires taxpayers to adapt from familiar applications toward a new integrated system.

Although Coretax was developed to improve efficiency and service quality, its initial implementation has revealed challenges related to technology acceptance among users. Some taxpayers have experienced difficulties in understanding new procedures, navigating system interfaces, and completing administrative tasks through the platform. These challenges demonstrate that the success of digital transformation cannot be measured only by system availability but also by users' perceptions regarding usefulness, usability, and reliability. Previous studies on digital government adoption indicate that technology acceptance is influenced by multiple factors, including perceived benefits, system quality, trust, digital capability, and institutional support (Mensah, 2020). In mandatory digital systems, such as tax administration platforms, users may continue using technology because of regulatory requirements rather than because they perceive the system positively. Therefore, examining taxpayer acceptance provides important insights into

whether Coretax implementation has achieved meaningful adoption beyond compulsory usage.

The Technology Acceptance Model (TAM), introduced by Davis (1989), remains one of the most widely applied frameworks for explaining individual acceptance of information systems. TAM explains that users' acceptance of technology is primarily determined by perceived usefulness and perceived ease of use, which influence attitudes, behavioral intentions, and actual usage behavior. Although originally developed in voluntary technology environments, TAM has been widely extended to analyze digital government services where user perceptions and contextual conditions influence adoption decisions. Recent research suggests that TAM remains relevant for explaining technology adoption because it provides a flexible framework that can incorporate external factors such as trust, service quality, and technological readiness (Alshammari & Rosli, 2021). Thus, TAM provides an appropriate theoretical foundation for investigating how taxpayers perceive and respond to Coretax as a newly implemented digital taxation system.

Previous studies have examined technology acceptance in various electronic government and taxation contexts. Research conducted by Fakhruzzaman and Dimitrova (2020) found that perceived risk, trust, and perceived usefulness significantly influence citizens' willingness to adopt digital government services in Indonesia. Similarly, studies on electronic tax services have demonstrated that ease of use, system reliability, and perceived benefits are important determinants of taxpayer acceptance. However, most previous studies have employed quantitative approaches that focus on measuring relationships between variables rather than exploring users' experiences in depth. Recent studies on digital public services emphasize that qualitative exploration is necessary to understand how users interpret technological changes, especially during early implementation stages (Warsono et al., 2023). This indicates the need for research that examines not only whether users accept technology but also why and how acceptance develops within specific institutional contexts.

Despite increasing research on digital government adoption, several gaps remain regarding Coretax acceptance. First, Coretax represents a new generation of integrated tax administration systems that differs substantially from previous electronic tax applications, making existing findings from e-Filing or e-Faktur contexts insufficient to fully explain user experiences. Second, previous TAM-based studies have rarely examined mandatory digital systems where continued usage may be influenced by legal obligations rather than voluntary intention. Third, limited research has explored how external contextual factors, such as technical support, digital literacy, infrastructure readiness, and regulatory complexity, interact with TAM constructs during digital tax transformation. Recent literature highlights that successful digital government implementation requires consideration of both technological characteristics and human factors because adoption occurs within complex socio-technical environments (Nguyen et al., 2024). Addressing these gaps is

important to develop a more comprehensive understanding of taxpayer acceptance of Coretax.

Based on these considerations, this study aims to analyze the factors influencing taxpayer acceptance of the Coretax Administration System using the Technology Acceptance Model framework. Specifically, this research explores how perceived usefulness and perceived ease of use are formed among taxpayers, identifies external factors influencing acceptance, and examines the experiences of users during the early implementation phase of Coretax. This study contributes theoretically by extending TAM application within the context of mandatory digital taxation systems in developing countries, where institutional conditions and user readiness play significant roles. Practically, the findings provide insights for the Directorate General of Taxes in improving Coretax implementation through user-centered system development, effective socialization strategies, technical assistance, and improved infrastructure support. Ultimately, this research contributes to the development of digital tax administration systems that are not only technologically advanced but also responsive to taxpayer needs.

LITERATURE REVIEW

Digital Transformation in Tax Administration and Coretax Administration System

Digital transformation in tax administration represents a fundamental change in how governments manage taxpayer services, compliance processes, and administrative decision-making. The development of digital tax systems has shifted tax administration from conventional service models toward integrated platforms that utilize information technology, centralized databases, and automated processes. This transformation aims to reduce administrative burdens, improve service accessibility, and strengthen the accuracy of tax information management. According to the International Monetary Fund (IMF), modern tax administration requires digital capabilities that support efficient service delivery while maintaining data security, transparency, and taxpayer trust (International Monetary Fund, 2023). Therefore, digitalization in taxation should not be viewed merely as the adoption of new technologies but as a broader institutional transformation involving technology, organizational processes, and user adaptation.

In Indonesia, tax administration reform has been implemented progressively through various electronic services, including e-SPT, e-Filing, e-Faktur, and DJP Online. Although these platforms improved taxpayer access to digital services, their separate operational structures created challenges related to system fragmentation, inconsistent data management, and inefficiencies in administrative processes. The Coretax Administration System was developed as a response to these limitations through the Tax Administration Core System Reform (*Pembaruan Sistem Inti Administrasi Perpajakan / PSIA*P). Coretax integrates multiple taxation functions into a unified platform, including taxpayer registration, tax reporting, payment processing, audit administration, and taxpayer services (Directorate General of Taxes, 2024). The implementation

of Coretax reflects Indonesia's effort to establish a more integrated, data-driven, and service-oriented taxation ecosystem.

From an information systems perspective, the success of integrated digital platforms depends not only on technological capability but also on how users perceive and interact with the system. Previous studies emphasize that digital transformation projects often face implementation challenges when user readiness and organizational adaptation are not sufficiently considered (Kraus et al., 2021). A technically advanced system may fail to achieve its objectives if users experience difficulties in understanding procedures, navigating interfaces, or recognizing the practical benefits of the technology. In the context of Coretax, taxpayer acceptance becomes a critical issue because the system directly influences compliance activities and daily administrative tasks. Therefore, examining Coretax through a technology acceptance perspective provides a deeper understanding of how taxpayers respond to digital tax transformation.

Technology Acceptance Model (TAM) as Theoretical Foundation

The Technology Acceptance Model (TAM) is one of the most established theoretical frameworks used to explain why individuals accept or reject information technology. Initially proposed by Davis (1989), TAM was developed from the Theory of Reasoned Action (TRA) and explains that technology adoption is primarily influenced by users' cognitive perceptions. The model identifies two fundamental constructs: perceived usefulness and perceived ease of use. Perceived usefulness refers to users' beliefs that technology can improve their performance, whereas perceived ease of use reflects the extent to which users perceive that operating the technology requires minimal effort (Davis, 1989). These perceptions influence users' attitudes, behavioral intentions, and actual usage behavior.

The strength of TAM lies in its ability to explain technology adoption across different contexts while maintaining a relatively simple and flexible structure. Over time, researchers have expanded TAM by incorporating external variables such as trust, perceived risk, social influence, and technological readiness to better explain adoption behavior in complex environments. A systematic review by Scherer et al. (2021) demonstrated that TAM remains widely applied in educational, organizational, healthcare, and public service technologies because its constructs consistently explain users' acceptance decisions. However, the authors also emphasized that contextual factors should be incorporated when technology is implemented in environments involving public services and institutional obligations.

In the context of tax administration, TAM provides an appropriate theoretical lens because taxpayers must evaluate whether a digital taxation system provides meaningful benefits and whether it is sufficiently easy to operate. Unlike consumer technologies, digital tax systems are often characterized by mandatory usage conditions, where individuals may use the system due to legal requirements rather than voluntary preferences. This condition creates a more complex acceptance process because behavioral intention does not always represent positive attitudes toward technology.

Consequently, applying TAM to Coretax requires consideration of both internal perceptions and external conditions that influence taxpayer experiences during system adoption.

Perceived Usefulness and Perceived Ease of Use in Digital Tax System Adoption

Perceived usefulness represents one of the central mechanisms explaining why users accept digital systems. In digital tax administration, users are more likely to accept a platform when they believe that the system improves efficiency, reduces administrative workload, minimizes errors, and provides better access to taxation services. Previous research on digital financial and government services indicates that perceived usefulness strongly influences technology adoption because users tend to evaluate technology based on the practical value it provides (Tamilmani et al., 2021). Therefore, the perceived benefits of Coretax, such as integrated services and simplified procedures, become important factors shaping taxpayer acceptance.

However, perceived usefulness cannot be separated from perceived ease of use because users may not experience technological benefits when the system is considered complicated or difficult to operate. A digital platform with extensive functions may generate negative perceptions if users face difficulties understanding menus, completing procedures, or resolving technical problems. Research by Patil et al. (2022) found that usability characteristics significantly influence user confidence and willingness to continue using digital platforms. This finding suggests that ease of use is not merely a technical attribute but also a psychological factor that shapes users' acceptance judgments.

For Coretax implementation, perceived usefulness and perceived ease of use represent important dimensions for understanding taxpayer adaptation. The integration of multiple tax services may create expectations regarding improved efficiency, but these expectations must be balanced with users' ability to navigate the new system. Taxpayers with different levels of digital literacy may perceive the same system differently depending on their previous experience and technological confidence. Therefore, this study uses perceived usefulness and perceived ease of use as primary analytical concepts to explore how taxpayers construct acceptance toward Coretax during its early implementation phase.

External Factors Influencing Digital Tax System Acceptance

Although TAM provides a strong theoretical foundation for explaining technology acceptance, previous studies have demonstrated that users' adoption decisions are also influenced by external contextual factors. In digital public services, technology acceptance is shaped by the interaction between system characteristics, institutional support, and users' capabilities. Factors such as system quality, technical assistance, trust, digital literacy, and regulatory understanding may influence how users perceive the usefulness and ease of using digital platforms. Therefore, extending TAM with contextual factors provides a more comprehensive explanation of technology acceptance, particularly in complex environments such as digital tax administration.

System quality represents one of the important external factors affecting digital service acceptance. According to the updated DeLone and McLean information system success model, system quality reflects characteristics such as reliability, accessibility, response time, and functionality that determine users' perceptions of system performance (DeLone & McLean, 2003). In digital taxation systems, unstable performance, technical errors, and complicated procedures may negatively affect users' confidence even when the system provides potential benefits. Recent research on digital government services indicates that system reliability and service quality significantly influence user satisfaction and continued technology usage (AlNuaimi et al., 2022). Therefore, the stability and performance of Coretax represent important conditions that may determine whether taxpayers perceive the system as useful and trustworthy.

Technical support and user assistance are also important factors in facilitating technology adoption. New digital systems often require users to develop new knowledge and skills, particularly when the system introduces significant changes in existing workflows. Effective training, clear guidance, and responsive support mechanisms can reduce uncertainty and improve users' confidence when interacting with technology. Research by Rahi et al. (2021) demonstrated that facilitating conditions and organizational support contribute significantly to digital service adoption by reducing perceived complexity. In the context of Coretax, technical support becomes essential because taxpayers come from diverse backgrounds with different levels of technological experience.

Digital literacy and technology readiness represent another important dimension influencing acceptance of digital taxation systems. Users with limited digital skills may experience greater difficulties in understanding system functions, interpreting procedures, and resolving technical problems independently. Previous studies have shown that digital competence affects individuals' ability to engage with online public services and influences their perceptions of technology usefulness and usability (van Deursen & van Dijk, 2021). This issue is particularly relevant in tax administration because taxpayers include individuals, small businesses, and organizations with varying technological capabilities. Therefore, examining digital literacy as a contextual factor provides deeper insight into differences in taxpayer acceptance toward Coretax.

Trust in government institutions and digital systems is also considered a critical factor in electronic tax adoption. Taxpayers provide sensitive financial information through digital platforms, making perceptions of security, privacy protection, and institutional reliability important determinants of acceptance. Research on digital government adoption has shown that trust influences citizens' willingness to engage with government technologies because users must believe that institutions can manage data responsibly and provide reliable services (Twizeyimana & Andersson, 2020). In the Coretax context, trust becomes particularly important because system failures or uncertainty may

affect taxpayers' confidence in submitting tax-related information through the platform.

Mandatory Technology Adoption in Public Services

Technology adoption in public services differs from consumer technology adoption because users often have limited freedom to reject or avoid the system. Tax administration represents a typical example of mandatory technology usage because taxpayers are required to use government-provided platforms to fulfill legal obligations. In such environments, actual system usage does not always indicate genuine acceptance because individuals may comply due to external requirements rather than positive perceptions. Therefore, researchers have argued that mandatory technology environments require broader analysis beyond traditional behavioral intention models.

The distinction between voluntary and mandatory technology adoption has important implications for TAM application. In voluntary contexts, behavioral intention generally reflects users' willingness to adopt technology based on perceived benefits and attitudes. However, in mandatory contexts, intention may be influenced by organizational rules, legal obligations, or external pressure. Studies on mandatory information system adoption indicate that users may demonstrate compliance behavior while simultaneously experiencing dissatisfaction or resistance toward the technology (Hwang et al., 2021). This condition suggests that measuring acceptance in mandatory systems requires understanding users' experiences, perceptions, and adaptation processes rather than relying only on usage behavior.

In taxation, mandatory digital systems create a unique relationship between technology and compliance. Taxpayers may continue using digital platforms because regulations require them to do so, but long-term effectiveness depends on whether the system generates positive experiences and perceived value. A system that is technically mandatory but difficult to operate may increase compliance burdens and create negative attitudes among users. Therefore, studying taxpayer acceptance of Coretax requires exploring how mandatory conditions interact with TAM constructs and external factors.

The mandatory nature of Coretax provides an opportunity to extend existing technology acceptance research. Rather than assuming that usage automatically represents acceptance, this study examines acceptance as a multidimensional process involving perceived benefits, usability experiences, external support, and adaptation challenges. This perspective allows a more realistic understanding of digital tax transformation, particularly during the early implementation stage when users are still adjusting to significant technological changes.

METHODOLOGY

Research Design and Approach

This study employed a qualitative approach using a descriptive case study design to explore taxpayer experiences, perceptions, and interpretations regarding the adoption of the Coretax Administration System. A qualitative

approach was selected because the objective of this research was not to measure causal relationships statistically but to understand how users construct meaning and respond to a newly implemented digital taxation system within its real-life context. Qualitative research is particularly appropriate for investigating complex social and technological phenomena where user experiences, perceptions, and contextual factors play important roles (Creswell & Creswell, 2023). The case study design was chosen because Coretax represents a contemporary phenomenon that requires in-depth investigation within its actual implementation environment. According to Yin (2023), case studies are suitable when researchers seek to examine a phenomenon where the boundaries between the event and its context are closely connected.

The research was guided by the Technology Acceptance Model (TAM) as the analytical framework. The TAM constructs, including perceived usefulness, perceived ease of use, attitude toward use, and behavioral intention, were used as initial analytical categories during the data interpretation process. However, this study also allowed additional themes to emerge inductively from participants' experiences, particularly regarding external factors such as system reliability, technical support, digital literacy, and regulatory complexity. This combination of deductive and inductive analysis enabled the study to examine both theoretically established acceptance factors and contextual factors specific to Coretax implementation.

Research Setting, Participants, and Sampling Technique

The study was conducted among Coretax users in Bekasi City and surrounding areas, Indonesia, during December 2025 to March 2026. The research location was selected because the area represents a diverse taxpayer environment consisting of individual taxpayers, business entities, and professional tax service providers who interact with digital taxation systems. The participants were selected using purposive sampling because the research required individuals who had direct experience using Coretax and were able to provide meaningful information related to technology acceptance. Purposive sampling is commonly applied in qualitative research because participants are selected based on their relevance to the research objectives rather than statistical representativeness (Campbell et al., 2020).

The inclusion criteria for participants were: (1) individual taxpayers or corporate taxpayers who had actively used Coretax at least three times during the implementation period; (2) registered tax consultants who used Coretax in assisting clients; and (3) participants who were willing to provide detailed information regarding their experiences. The number of participants was determined based on the principle of data saturation, where additional interviews no longer generated substantially new information or themes (Hennink & Kaiser, 2022). A total of 12 participants were involved, consisting of four individual taxpayers, four corporate taxpayers, and four tax consultants. This composition was designed to capture diverse perspectives regarding Coretax adoption across different levels of tax administration experience.

Table 1. Participant Profile

Code	Participant Category	Occupation/Business Type	Tax Experience	Coretax Usage Frequency
WPOP-1	Individual Taxpayer	Private Employee	>5 years	Monthly
WPOP-2	Individual Taxpayer	Micro and Small Business Owner	3 years	Monthly
WPOP-3	Individual Taxpayer	Professional Practitioner	>5 years	Annually
WPOP-4	Individual Taxpayer	Freelancer	2 years	Monthly
WPB-1	Corporate Taxpayer	Manufacturing Company (VAT Registered)	>10 years	Daily
WPB-2	Corporate Taxpayer	Consulting Service Company	>5 years	Weekly
WPB-3	Corporate Taxpayer	Retail Business	>5 years	Daily
WPB-4	Corporate Taxpayer	Technology Startup	3 years	Weekly
KP-1	Tax Consultant	Certified Tax Consultant	>10 years	Daily
KP-2	Tax Consultant	Tax Consulting Firm	>10 years	Daily
KP-3	Tax Consultant	Independent Tax Practitioner	7 years	Daily
KP-4	Tax Consultant	Public Accounting and Tax Consulting Firm	>10 years	Daily

Source: Researcher's data processing, 2026

Data Collection Techniques and Research Instruments

Data were collected through three complementary techniques: semi-structured interviews, non-participant observation, and document analysis. The use of multiple data collection methods was intended to achieve methodological triangulation and improve the credibility of research findings. Triangulation enables researchers to compare information from different sources and obtain a more comprehensive understanding of the investigated phenomenon (Flick, 2022).

The primary data collection method was in-depth semi-structured interviews with participants. The interview guide was developed based on TAM constructs, including perceived usefulness, perceived ease of use, attitude toward use, behavioral intention, and external factors influencing technology acceptance. Each interview lasted approximately 45–90 minutes and was conducted either face-to-face or through online communication platforms according to participant availability. All interviews were recorded with participant consent and transcribed verbatim for further analysis. The interview

questions explored participants' experiences, perceived benefits, difficulties encountered, adaptation processes, and expectations regarding Coretax implementation.

Observation was conducted by monitoring participants while performing selected activities using Coretax, such as tax invoice preparation or tax reporting procedures. The observation process focused on identifying practical difficulties that might not emerge during interviews, including navigation patterns, technical obstacles, and user interaction with system features. In addition, document analysis was conducted using relevant materials, including tax regulations, Directorate General of Taxes publications, Coretax user manuals, official announcements, and public discussions related to implementation issues. These documents were used to strengthen contextual understanding and support interpretation of interview findings.

Research Procedure

The research procedure was conducted systematically through several stages. The first stage involved identifying the research problem and reviewing relevant literature related to digital tax transformation, Coretax implementation, and technology acceptance theory. The second stage involved developing the research design, preparing interview guidelines based on TAM constructs, and determining participant selection criteria. The third stage consisted of collecting empirical data through interviews, observations, and document analysis during the research period.

Following data collection, interview transcripts were prepared and organized for analysis. The researchers then conducted coding procedures to identify meaningful patterns and relationships among emerging themes. The final stages involved interpreting findings based on TAM concepts, comparing empirical evidence with previous studies, and developing conclusions regarding factors influencing taxpayer acceptance of Coretax. Throughout the research process, ethical principles were maintained by ensuring participant confidentiality, obtaining informed consent, and presenting participant information anonymously.

Data Analysis Technique

Data analysis followed the interactive qualitative analysis model proposed by Miles, Huberman, and Saldaña (2020), consisting of data condensation, data display, and conclusion drawing/verification. Data condensation involved selecting, simplifying, and organizing information from interview transcripts and observation notes. During this stage, deductive coding was conducted using initial TAM categories, including perceived usefulness, perceived ease of use, attitude, and behavioral intention. At the same time, inductive coding was applied to identify additional themes emerging from participants' experiences.

The second stage involved data display through thematic matrices and comparative tables to identify relationships among categories. Themes were organized based on similarities, differences, and patterns across participant

groups. The final stage involved interpretation and verification of findings through continuous comparison between empirical data and theoretical concepts. The researchers conducted repeated reviews of transcripts, member checking, and analytical discussions to ensure that conclusions accurately represented participant experiences.

Trustworthiness of Data

The quality and trustworthiness of qualitative findings were ensured using four criteria proposed by Lincoln and Guba: credibility, transferability, dependability, and confirmability. Credibility was established through methodological triangulation by comparing interview data, observation results, and documentary evidence. Member checking was also conducted by confirming interpretations with selected participants to ensure accuracy of meaning. Transferability was supported through detailed descriptions of the research context, participant characteristics, and implementation conditions of Coretax.

Dependability was maintained through systematic documentation of the research process, including interview procedures, coding decisions, and analytical development. Confirmability was ensured by maintaining an audit trail and conducting independent review of coding and interpretations. These procedures strengthened the reliability of the findings and ensured that conclusions were derived from empirical evidence rather than researcher assumptions.

RESEARCH RESULT

This section presents the findings regarding taxpayer acceptance of the Coretax Administration System based on the Technology Acceptance Model (TAM) framework and additional themes emerging from the qualitative analysis. The findings are organized into four main themes: perceived usefulness, perceived ease of use, attitude and behavioral intention, and external factors influencing Coretax acceptance. Participant statements are presented using anonymous codes to maintain confidentiality. The qualitative analysis revealed that taxpayer acceptance of Coretax was not a simple process of acceptance or rejection but rather a dynamic evaluation influenced by perceived benefits, usability challenges, mandatory usage conditions, and contextual factors surrounding system implementation.

Perceived Usefulness of Coretax Administration System

The findings indicate that taxpayers perceived Coretax as a system with substantial potential benefits; however, these benefits were not fully realized during the early implementation phase. Participants generally recognized the strategic value of integrating various tax services into a single platform, but technical limitations influenced their actual experience of usefulness. Three sub-themes emerged from the analysis: (1) service integration as a source of perceived benefits, (2) the gap between expected and experienced benefits, and (3) differences in perceived usefulness among user groups.

Service Integration as a Source of Perceived Benefits

The integration of multiple taxation services into a single platform was identified as the primary benefit perceived by participants. Tax consultants, particularly those managing multiple taxpayer accounts, appreciated the concept of centralized access because it reduced the need to switch between separate applications such as DJP Online, e-Faktur, and e-Bupot. One tax consultant (KP-1) explained: *"The concept of Coretax is actually very good. Previously, we had to open DJP Online, e-Faktur, and e-Bupot separately. Now, the principle is that everything is available in one place. If it works properly, this could become a major transformation for Indonesian taxation."*

This statement demonstrates that users recognized the potential efficiency created by system integration. Integrated digital platforms can reduce process duplication, improve information consistency, and support more efficient administrative workflows (Laumer et al., 2021). Similar findings have been reported in digital government research, where integrated platforms are considered valuable when they simplify user interaction and improve service accessibility (Mergel et al., 2021). Corporate taxpayers with higher transaction volumes also identified the potential of Coretax to reduce administrative time when the system operates optimally.

Gap Between Expected and Experienced Benefits

Although participants acknowledged the conceptual advantages of Coretax, they indicated that the expected benefits had not been fully achieved due to technical constraints. Several informants reported slow system responses, unsuccessful data uploads, temporary system disruptions, and inconsistencies during administrative processes. WPB-3 stated: *"I agree that Coretax is a good idea, but in practice it currently makes our work longer. Previously, uploading tax invoices failed several times. We eventually had to work overtime. The benefits presented in the concept and the benefits experienced in practice are still quite different."*

This finding indicates the existence of an expectation–experience gap, where initial expectations regarding system improvement are not fully aligned with actual user experiences. Previous information system studies have shown that discrepancies between expected and actual system performance may reduce perceived usefulness and negatively influence continued acceptance (Bhattacharjee & Premkumar, 2021). In the TAM perspective, perceived usefulness is strongly influenced by whether users experience tangible improvements in completing their tasks. Therefore, technical instability during the early implementation phase may reduce users' ability to recognize the practical value of Coretax.

Variation of Perceived Usefulness Across User Groups

The analysis also revealed differences in perceived usefulness based on user characteristics and intensity of system interaction. Individual taxpayers with relatively simple tax obligations tended to perceive fewer differences between Coretax and previous systems. WPOP-3 stated: *"I only submit my*

annual tax return once a year. Whether using the old system or the new one, it feels almost the same to me. The important thing is that I can complete the process. However, the interface is quite complicated for ordinary users like me."

In contrast, corporate taxpayers and tax consultants who interact with taxation systems more frequently showed stronger expectations regarding Coretax benefits. These users considered integration features and centralized services more relevant because they directly affected their routine administrative activities. This finding supports the argument that technology usefulness is influenced by task relevance and user context, where systems are perceived as more valuable when they directly support users' operational needs (Venkatesh et al., 2022). Therefore, differences in work characteristics contribute to variations in how taxpayers evaluate Coretax usefulness.

Perceived Ease of Use of Coretax Administration System

Perceived ease of use emerged as the most dominant theme influencing taxpayer acceptance. While participants generally recognized the potential advantages of Coretax, usability challenges became the primary barrier affecting their early experiences. Four sub-themes were identified: (1) interface complexity, (2) steep learning curve, (3) system inconsistency, and (4) dependence on external assistance.

Interface Complexity

Most participants described the Coretax interface as more complex compared with previous electronic tax applications. The layered menu structure, unfamiliar terminology, and extensive data fields were identified as major sources of difficulty. WPB-4 explained: *"The interface looks more like a corporate ERP system rather than a user-friendly tax system. Even though I have an IT background, I still needed time to understand the workflow, especially for colleagues in the finance department."*

The finding suggests that functional completeness does not automatically translate into usability. Digital systems with complex structures may increase cognitive demands and reduce user confidence, particularly among users who are transitioning from simpler platforms. Previous studies on digital service adoption emphasize that interface design and usability strongly influence users' perceptions of technology accessibility and acceptance (Kim & Choi, 2022). Therefore, user-centered design principles remain essential in improving Coretax usability.

Steep Learning Curve

Participants also highlighted that adapting to Coretax required considerable learning effort. Compared with previously familiar systems such as e-Faktur and DJP Online, Coretax was perceived as requiring longer adjustment periods. KP-3 stated: *"I needed around two months to become comfortable using Coretax. That was after participating in several training sessions. Clients who do not have dedicated tax staff will certainly experience greater difficulties."*

This finding indicates that user self-efficacy plays an important role in determining perceived ease of use. When users lack confidence in their ability to operate a system, they are more likely to perceive the technology as difficult and demanding. Recent digital adoption studies confirm that technological confidence and user competence influence acceptance, especially during early implementation stages (Al-Emran et al., 2021).

System Inconsistency

In addition to interface complexity and learning difficulties, participants also identified system inconsistency as an important factor reducing perceived ease of use. Informants reported experiencing unpredictable system behavior, unclear error notifications, unsuccessful transactions, and different responses when accessing Coretax through different devices or conditions. These technical inconsistencies created uncertainty because users were often unable to determine whether problems originated from user errors, system limitations, or network conditions. WPB-1 explained: *"The most frustrating thing is that the errors are inconsistent. Sometimes an error message appears without a clear explanation. Sometimes the page becomes blank. We have to try repeatedly, and it consumes a lot of time and energy."*

This finding indicates that system reliability represents an important dimension of usability perception. A digital system may provide extensive functions, but inconsistent performance can reduce users' confidence and increase cognitive burden during interaction. Previous information system research highlights that reliability, responsiveness, and system stability influence users' evaluation of technology quality and their willingness to continue using digital services (Petter et al., 2021). In the context of Coretax, technical instability during the early implementation stage affected users' ability to experience the expected benefits of system integration.

Furthermore, system inconsistency may create a negative feedback loop between perceived ease of use and perceived usefulness. When users repeatedly encounter technical problems, they may perceive the system as inefficient even if the underlying concept provides long-term advantages. This finding supports the argument that successful digital transformation requires not only functional development but also continuous system improvement based on actual user experiences (Mergel et al., 2021). Therefore, improving system reliability becomes a critical requirement for strengthening taxpayer acceptance of Coretax.

Dependence on External Assistance

The complexity of Coretax also resulted in increased dependence on external assistance among several participants. Users reported relying on tax consultants, colleagues, online communities, and additional training sessions to complete administrative processes. This dependence was particularly evident among individual taxpayers and small business owners who lacked internal tax expertise or dedicated administrative staff. WPOP-2, a small business owner,

stated: "I eventually hired a tax consultant for tasks that I previously could handle myself. My compliance cost increased because of Coretax."

This finding demonstrates that low perceived ease of use may generate practical consequences beyond user frustration, including increased compliance costs. When users are unable to independently operate digital tax systems, they may require additional resources such as professional assistance, training, or additional working time. Previous research on digital public services has shown that insufficient usability and limited digital competence may create unequal access experiences among users with different technological capabilities (van Deursen & van Dijk, 2021).

However, external assistance also functioned as an important facilitating condition that supported adaptation. Tax consultants and experienced users became informal knowledge providers who helped others overcome implementation difficulties. This suggests that support mechanisms are not merely corrective tools but also important elements in technology adoption processes. Therefore, strengthening official training programs and responsive technical support channels may reduce dependency and improve independent taxpayer interaction with Coretax.

Attitude and Behavioral Intention toward Coretax

The analysis revealed that taxpayers' attitudes toward Coretax were relatively mixed during the early implementation period. Although many participants acknowledged the strategic objectives of system integration, their current experiences were influenced by technical problems and usability challenges. Nevertheless, most participants expressed an intention to continue using Coretax because the system had become part of the mandatory taxation process. Three sub-themes emerged: (1) pragmatic acceptance, (2) obligation-driven behavioral intention, and (3) expectations for future improvement.

Pragmatic Acceptance toward Coretax

Many participants demonstrated a pragmatic attitude toward Coretax. They did not necessarily express strong satisfaction with the system but recognized that adaptation was unavoidable due to regulatory requirements. KP-2 explained: "Everyone has no choice; we have to use it. I cannot say that I like it, but I also cannot reject it. The only thing I can do is adapt."

This statement reflects a form of conditional acceptance, where users continue interacting with technology while maintaining critical evaluations of its performance. Such findings indicate that technology acceptance in public administration environments may differ from voluntary consumer technology adoption. Users may comply with system requirements while simultaneously expecting improvements in usability and reliability.

This condition supports previous studies suggesting that mandatory technology environments require broader interpretations of acceptance because actual usage may represent compliance rather than positive attitude (Hwang et al., 2021). Therefore, evaluating Coretax acceptance requires consideration of both behavioral continuation and users' subjective experiences.

Behavioral Intention Driven by Mandatory Usage

The findings show that taxpayers' intention to continue using Coretax was strongly influenced by regulatory obligation rather than purely voluntary preference. Participants understood that continued use was necessary to fulfill tax responsibilities, even when they experienced difficulties during implementation. This condition highlights an important limitation when applying TAM in mandatory environments because behavioral intention may not always reflect genuine acceptance.

In traditional TAM assumptions, behavioral intention is generally interpreted as an indicator of positive technology acceptance. However, in mandatory systems, continued usage can occur despite dissatisfaction because users are required to comply with institutional rules. Previous research emphasizes that mandatory technology adoption should distinguish between compliance behavior and internal acceptance because both may produce similar usage patterns but different user experiences (Brown et al., 2022).

Therefore, the Coretax context provides an opportunity to expand technology acceptance analysis by examining not only whether taxpayers use the system but also why they continue using it. The findings suggest that mandatory conditions can maintain system usage in the short term, but sustainable acceptance depends on improving user perceptions of usefulness, usability, and trust.

Expectations for Future Improvement

Despite their criticisms, participants generally expressed expectations that Coretax would improve over time. Informants recognized the potential advantages of an integrated taxation system and hoped that technical problems would gradually be resolved. WPB-2 stated: *"I hope that in one or two years Coretax will become more stable. The idea is good; the implementation still needs improvement. I remain optimistic."*

This finding indicates that negative experiences during early implementation do not necessarily eliminate future acceptance. Users may maintain positive expectations when they perceive that technological improvements are possible and that the system provides long-term value. Such expectations represent an important factor in technology continuance because users evaluate not only current performance but also anticipated future improvements.

External Factors Influencing Coretax Acceptance

Beyond the primary TAM constructs, the qualitative analysis identified several external factors that shaped taxpayer acceptance of Coretax. These factors included socialization and training quality, technical support, infrastructure readiness, system stability, regulatory complexity, and digital literacy. These external dimensions influenced how taxpayers interpreted the usefulness and usability of Coretax.

Socialization and Training Quality

Participants consistently highlighted the importance of socialization and training during the transition toward Coretax. Although various online sessions had been provided, several informants perceived that existing materials were often too technical and insufficiently focused on practical problem-solving. KP-4 stated: *"There are many webinars from the tax authority, but most of them are one-way and too technical. What we need is practical training using real cases."*

This finding suggests that effective technology adoption requires more than information dissemination. Users need contextual learning opportunities that connect system functions with their actual tasks. Previous research emphasizes that training quality and user education significantly influence confidence and reduce resistance during digital transformation processes (Rahi et al., 2021).

Technical Support and Helpdesk Responsiveness

Technical support emerged as another important factor affecting taxpayer experiences. Participants who received timely assistance reported more positive adaptation experiences, while delayed responses increased frustration and uncertainty. Some corporate taxpayers expressed concerns regarding slow helpdesk responses during critical reporting periods, while professional users appreciated specialized support channels.

These findings indicate that support mechanisms function as a bridge between technology complexity and user capability. Effective technical assistance can reduce perceived difficulty and improve confidence, whereas inadequate support may reinforce negative perceptions toward the system.

Infrastructure Readiness and System Stability

System stability was identified as a fundamental factor influencing trust and acceptance. Participants associated system disruptions with uncertainty regarding the completion of tax obligations and the security of submitted information. WPB-1 stated: *"If the system frequently goes down during reporting deadlines, how can we trust it to store sensitive company information?"*

This finding demonstrates that technical reliability influences not only perceived ease of use but also institutional trust. In digital government contexts, system failures may affect users' confidence because public services involve important administrative responsibilities. Therefore, infrastructure readiness is essential for ensuring sustainable acceptance of Coretax.

Regulatory Complexity and Digital Literacy

Coretax implementation represents not only a technological change but also a transformation of taxation processes and regulatory procedures. Participants with limited digital literacy, particularly individual taxpayers and small business owners, experienced greater difficulties because they had to adapt simultaneously to new technology and changing administrative requirements.

This finding indicates that digital readiness influences how users interpret system complexity. Individuals with stronger technological confidence

tend to adapt more easily, while users with limited digital skills require additional assistance. Therefore, improving taxpayer literacy and providing accessible guidance are essential strategies for supporting inclusive digital tax transformation.

DISCUSSION

The findings of this study provide important insights into how technology acceptance occurs within a mandatory digital taxation environment. The results partially support the assumptions of the Technology Acceptance Model (TAM), particularly regarding the importance of perceived usefulness and perceived ease of use in shaping users' evaluations of Coretax. However, the findings also demonstrate that the relationship between attitude and behavioral intention becomes more complex when technology usage is required by regulation. Unlike voluntary technologies where intention generally reflects individual willingness, Coretax usage is strongly influenced by institutional obligation and compliance requirements. This finding extends recent discussions on digital government adoption by showing that mandatory technology environments require a distinction between compliance-driven usage and genuine acceptance (Hwang et al., 2021). Therefore, this study suggests that technology acceptance models should consider the difference between continuing to use a system because of obligation and continuing to use it because users perceive meaningful value.

The study further reveals that system stability represents a critical factor that extends beyond traditional TAM constructs. Although TAM emphasizes users' cognitive perceptions regarding usefulness and ease of use, the findings indicate that technical reliability directly influences how taxpayers evaluate the entire digital taxation experience. In a mandatory tax system, unstable performance does not merely create usability problems but may also generate concerns regarding reporting delays, administrative consequences, and compliance risks. This finding supports recent information system research emphasizing that system quality, reliability, and service performance are fundamental determinants of user trust and digital service acceptance (Petter et al., 2021). Therefore, the present study contributes theoretically by suggesting that TAM-based analysis of public digital services should incorporate system quality dimensions, particularly when technology implementation is closely related to legal obligations and public accountability.

Another theoretical contribution of this research is the identification of external contextual factors that influence the formation of TAM perceptions. The findings demonstrate that socialization quality, technical support, digital literacy, and infrastructure readiness do not function merely as supporting elements but actively shape how taxpayers construct perceptions of usefulness and ease of use. This finding supports contemporary digital transformation literature, which argues that technology adoption is a socio-technical process involving interaction between technological characteristics, institutional conditions, and human capabilities (Kraus et al., 2021). Compared with previous TAM studies that primarily examine individual perceptions, this

research highlights the importance of contextualizing technology acceptance within specific administrative environments. In particular, the Coretax case illustrates that successful digital transformation in developing countries requires alignment between technological innovation, organizational readiness, and users' digital capabilities.

From a practical perspective, the findings provide several implications for improving Coretax implementation and future digital tax transformation strategies. The Directorate General of Taxes needs to prioritize continuous system improvement, particularly regarding platform stability, interface usability, and user-centered design principles. Furthermore, taxpayer assistance mechanisms should move beyond general information dissemination toward practical training based on user categories and real administrative scenarios. Improving digital literacy and strengthening technical support channels are also essential to reduce dependence on external assistance and increase independent taxpayer interaction with the system. These implications are consistent with recent public sector digitalization studies emphasizing that sustainable adoption depends on continuous evaluation, user engagement, and adaptive governance approaches (Mergel et al., 2021). Future research may expand this study by involving broader geographic contexts, comparing different taxpayer groups, or applying mixed-method approaches to examine how acceptance develops after users gain longer experience with Coretax.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that taxpayer acceptance of the Coretax Administration System is a complex process shaped by technological, individual, and contextual factors. Taxpayers recognized the potential benefits of Coretax, particularly through service integration and administrative simplification; however, these benefits were not fully experienced due to technical limitations and system instability. Perceived ease of use emerged as the most critical challenge, influenced by interface complexity, a steep learning process, inconsistent system performance, and users' dependence on external assistance. Furthermore, taxpayer attitudes were characterized by pragmatic acceptance, where continued usage was driven more by regulatory obligations than voluntary preference. The findings extend the Technology Acceptance Model by highlighting the importance of mandatory-use conditions and contextual factors, such as technical support, digital literacy, infrastructure readiness, and regulatory complexity, in understanding digital tax system adoption.

Based on the findings, several recommendations are proposed. For the Directorate General of Taxes, improving system stability, enhancing interface usability through user-centered design approaches, and strengthening practical training programs should become key priorities. Support mechanisms should also be improved by providing more responsive assistance channels that address users' practical difficulties during system operation. For taxpayers, continuous improvement of digital literacy and active participation in Coretax training activities are important to facilitate adaptation. Future studies are

encouraged to conduct longitudinal research to examine changes in taxpayer perceptions over time and employ quantitative approaches to validate the propositions developed in this qualitative study.

This study has several limitations that should be acknowledged. First, the number and geographical scope of participants were limited to a specific research area, which restricts the generalizability of findings to all Indonesian taxpayers. Second, the study was conducted during the early implementation phase of Coretax; therefore, user perceptions may change as the system becomes more stable and familiar. Third, this research focused primarily on taxpayer perspectives and did not include the experiences of tax authority personnel involved in system implementation. These limitations provide opportunities for future research to explore broader perspectives and different implementation stages.

ADVANCED RESEARCH

Future research may expand this study by applying a longitudinal design to observe how taxpayer acceptance evolves after prolonged interaction with Coretax. Comparative studies involving different regions, taxpayer categories, and levels of digital readiness may provide deeper insights into variations in technology acceptance. Furthermore, quantitative studies using extended TAM models could empirically test the relationships between perceived usefulness, perceived ease of use, trust, system quality, and continuance intention within the context of mandatory digital taxation systems.

ACKNOWLEDGMENT

Sincere appreciation is extended to all participants who contributed their experiences and perspectives regarding the implementation of the Coretax Administration System. Their valuable insights greatly supported this research in understanding taxpayer acceptance within the context of digital tax transformation.

REFERENCES

- Appio, F. P., Frattini, F., Petruzzelli, A. M., & Neirotti, P. (2021). Digital transformation and innovation management: A synthesis of existing research and an agenda for future studies. *Journal of Product Innovation Management*, 38(1), 4–20. <https://doi.org/10.1111/jpim.12573>
- Battisti, E., Alfiero, S., & Leonidou, E. (2022). Digital transformation and SMEs: The role of dynamic capabilities. *Technological Forecasting and Social Change*, 176, 121452. <https://doi.org/10.1016/j.techfore.2021.121452>
- Ciampi, F., Faraoni, M., Ballerini, J., & Meli, F. (2021). The co-evolutionary relationship between digitalization and organizational agility: Ongoing debates, theoretical developments and future research perspectives. *Technological Forecasting and Social Change*, 175, 121316. <https://doi.org/10.1016/j.techfore.2021.121316>
- Ciasullo, M. V., Cosimato, S., & Palumbo, R. (2022). Digital transformation and business model innovation: The role of organizational agility.

- Technological Forecasting and Social Change*, 182, 121823. <https://doi.org/10.1016/j.techfore.2022.121823>
- Correani, A., De Massis, A., Frattini, F., Messeni Petruzzelli, A., & Natalicchio, A. (2020). Implementing a digital strategy: Learning from the experience of three digital transformation projects. *California Management Review*, 62(4), 37–56. <https://doi.org/10.1177/0008125620934864>
- Cortellazzo, L., Bruni, E., & Zampieri, R. (2019). The role of leadership in a digitalized world: A review. *Frontiers in Psychology*, 10, 1938. <https://doi.org/10.3389/fpsyg.2019.01938>
- Côrte-Real, N., Ruivo, P., Oliveira, T., & Popovič, A. (2020). Unlocking the drivers of digital transformation: A fuzzy-set qualitative comparative analysis. *Journal of Business Research*, 107, 1–9. <https://doi.org/10.1016/j.jbusres.2019.10.011>
- Fachrunnisa, O., Adhiatma, A., Nurhidayati, & Rahayu, T. (2023). Creating digital ecosystem for small and medium enterprises: The role of dynamic capability, agile leadership and change readiness. *Journal of Enterprise Information Management*.
- Geissdoerfer, M., Pieroni, M. P. P., Pigosso, D. C. A., & Soufani, K. (2020). Circular business models: A review. *Journal of Cleaner Production*, 277, 123741. <https://doi.org/10.1016/j.jclepro.2020.123741>
- Gonzalez-Varona, J. M., Lopez-Paredes, A., Poza, D., & Acebes, F. (2024). Building and development of an organizational competence for digital transformation in SMEs. *Journal of Innovation & Knowledge*, 9(3), 100492.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2022). *A primer on partial least squares structural equation modeling (PLS-SEM)* (3rd ed.). Sage Publications.
- Helfat, C. E., & Martin, J. A. (2022). Dynamic managerial capabilities: Review and assessment of managerial impact on strategic change. *Journal of Management*, 48(4), 955–984. <https://doi.org/10.1177/01492063211002430>
- Henderikx, M., & Stoffers, J. (2023). Digital transformation and leadership: A systematic literature review. *Administrative Sciences*, 13(2), 45. <https://doi.org/10.3390/admsci13020045>
- Ireland, R. D., & Hitt, M. A. (2020). Achieving and maintaining strategic competitiveness in the twenty-first century. *Academy of Management Perspectives*, 34(1), 3–18.
- Kraus, S., Jones, P., Kailer, N., Weinmann, A., Chaparro-Banegas, N., & Roig-Tierno, N. (2022). Digital transformation: An overview of the current state of the art of research. *SAGE Open*, 12(1), 1–15. <https://doi.org/10.1177/21582440211047576>
- Kudyba, S., Fjermestad, J., & Davenport, T. (2020). A research model for identifying factors that drive effective business analytics. *Journal of Intellectual Capital*, 21(2), 241–263. <https://doi.org/10.1108/JIC-05-2019-0110>
- Kump, B., Engelmann, A., Kessler, A., & Schweiger, C. (2021). Toward a dynamic capabilities view of innovation capabilities: A systematic

- literature review. *Journal of Business Research*, 124, 1–12. <https://doi.org/10.1016/j.jbusres.2020.11.052>
- Li, L., Su, F., Zhang, W., & Mao, J. (2022). Digital transformation by SME entrepreneurs: A capability perspective. *Information Systems Journal*, 32(3), 1–25.
- Liu, Y., Chen, Y., & Li, H. (2023). Digital transformation, dynamic capabilities and sustainable performance: Evidence from SMEs. *Business Strategy and the Environment*, 32(6), 3482–3497.
- Matarazzo, M., Penco, L., Profumo, G., & Quaglia, R. (2021). Digital transformation and customer value creation in SMEs. *Journal of Business Research*, 123, 642–656. <https://doi.org/10.1016/j.jbusres.2020.10.034>
- Priyono, A., Moin, A., & Putri, V. N. A. O. (2020). Identifying digital transformation paths in the business model of SMEs during the COVID-19 pandemic. *Journal of Open Innovation: Technology, Market, and Complexity*, 6(4), 104. <https://doi.org/10.3390/joitmc6040104>
- Putri, E., Akbar, A. M., Alabdullah, T. T. Y., Ar-Ridho, K. J., Adhi, A. S., & Putri, W. A. A. (2024). Dynamic Capability Theory: Digital transformation as a sustainable competitive performance strategy for MSMEs. *Riset Akuntansi dan Keuangan Indonesia*, 10(3).
- Ringle, C. M., Wende, S., & Becker, J. M. (2024). *SmartPLS 4*. SmartPLS GmbH. <https://www.smartpls.com/>
- Shams, R., Vrontis, D., Belyaeva, Z., Ferraris, A., & Czinkota, M. (2021). Strategic agility in international business: A conceptual framework. *Journal of Business Research*, 128, 1–12. <https://doi.org/10.1016/j.jbusres.2021.01.007>
- Soluk, J., Decker-Lange, C., & Hack, A. (2023). Small steps for the big hit: A dynamic capabilities perspective on business networks and non-disruptive digital technologies in SMEs. *Technological Forecasting and Social Change*, 191, 122490. <https://doi.org/10.1016/j.techfore.2023.122490>
- Tallon, P. P., Queiroz, M., Coltman, T., & Sharma, R. (2019). Information technology and organizational agility: A review of the literature. *Journal of Strategic Information Systems*, 28(2), 100–118. <https://doi.org/10.1016/j.jsis.2019.01.003>
- Teece, D. J. (2018). Business models and dynamic capabilities. *Long Range Planning*, 51(1), 40–49. <https://doi.org/10.1016/j.lrp.2017.06.007>
- Teece, D. J. (2020). Hand in glove: Open innovation and the dynamic capabilities framework. *Strategic Management Review*, 1(2), 233–253.
- Uddin, A., Cetindamar, D., Hawryszkiewicz, I., & Sohaib, O. (2023). The role of SMEs' dynamic cloud capability in improving strategic agility and resource flexibility: An empirical study. *Sustainability*, 15(11), 8467. <https://doi.org/10.3390/su15118467>
- van de Wetering, R., Mikalef, P., & Pateli, A. (2021). Strategic alignment between IT flexibility and dynamic capabilities: An empirical investigation. *European Journal of Information Systems*, 30(2), 1–20.

- Verhoef, P. C., Broekhuizen, T., Bart, Y., Bhattacharya, A., Qi Dong, J., Fabian, N., & Haenlein, M. (2021). Digital transformation: A multidisciplinary reflection and research agenda. *Journal of Business Research*, 122, 889–901. <https://doi.org/10.1016/j.jbusres.2019.09.022>
- Vial, G. (2021). Understanding digital transformation: A review and a research agenda. *Managing Digital Transformation*, 13(2), 1–24. <https://doi.org/10.1016/j.jsis.2019.01.003>
- Warner, K. S. R., & Wäger, M. (2019). Building dynamic capabilities for digital transformation: An ongoing process of strategic renewal. *Long Range Planning*, 52(3), 326–349. <https://doi.org/10.1016/j.lrp.2018.12.001>
- Warner, K. S. R., & Wäger, M. (2020). Building dynamic capabilities for digital transformation. *Long Range Planning*, 53(4), 101–119. <https://doi.org/10.1016/j.lrp.2019.101046>
- Warner, K. S. R., & Wäger, M. (2023). Digital transformation success through capability development: The role of intermediate organizational capabilities. *Technological Forecasting and Social Change*.
- Yi, H. T., Oh, D., & Amenuvor, F. E. (2023). The effect of SMEs' dynamic capability on operational capabilities and organisational agility. *South African Journal of Business Management*, 54(1). <https://doi.org/10.4102/sajbm.v54i1.3696>