

BEHAVIORAL INTENTION TO USE THE DDTC TAX INFORMATION PLATFORM AMONG UNIVERSITY STUDENTS

Mirza Maulinarhadi Ranatarisza^{1*}, Helmy Renaldy²

Affiliation:

^{1,2}Department of Taxation,
Faculty of Administrative and
Science, Brawijaya University,
Malang, Indonesia

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* Correspondence:

mirza_mr.fia@ub.ac.id

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Abstrak

Background: Tax education serves as a principal lever for building public awareness of and compliance with tax obligations. Even so, voluntary compliance has so far stayed at a low level. Students, as digitally literate prospective taxpayers, increasingly rely on digital platforms such as DDTC, which has more visitors than the government's official tax website, pajak.go.id.

Objective: This study seeks to identify the determinants that shape students' behavioral intention toward the DDTC tax information platform.

Research Methods: A quantitative approach was applied through a survey. Participants were active Brawijaya University students who required taxation information and literacy throughout their studies. Purposive sampling was conducted with the criteria of students who had known, understood, and used the DDTC tax information platform, totaling 180 people.

Research Results: Estimation results show that attitude toward behavior is shaped by both perceived usefulness and perceived ease of use; and perceived usefulness, attitude toward behavior, subjective norms, perceived behavioral control, and perceived enjoyment jointly drive behavioral intention to use the DDTC Taxation Information Platform.

Originality/Novelty of Research: This study integrates two complementary construct models explaining behavioral intention, drawn from the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), while introducing perceived enjoyment as an additional construct.

Keywords: Behavioral intention, Perceived enjoyment, DDTC tax information platform, Technology Acceptance Model, Theory of Planned Behavior.

Introduction

Advances in information technology have had a significant impact on many areas of life, including the economy, education, health, and, no less importantly, the public service administration sector. More specifically in Indonesia, one sector that has undergone major changes as a result of these developments is taxation. In this era of digitalization, various technological innovations have made tax administration processes more efficient, transparent, and accessible to the wider community. One of the main impacts of this development is the increased use of digital media in tax administration, which plays a role in reducing manual errors and accelerating the tax reporting and payment process (Al-Ghurbani et al., 2022). The

increased use of digital media in tax administration is accompanied by the emergence of various information platform websites aimed at providing tax education.

Tax education is one of the key elements in increasing voluntary tax awareness and compliance among the public. This process involves developing the public's knowledge, skills, and attitudes toward their obligations in the field of taxation. This education aims to encourage behavioral changes in the public so that they understand their tax obligations consciously and responsibly (Alexander & Balavac-Orlic, 2022). Efforts in tax education must move in step with a rising level of tax literacy across Indonesia. The Directorate General of Taxes requires innovation and development of educational technology due to its important role in increasing tax awareness and reducing tax non-compliance in the future. The government, through regulation PER-12/PJ/2021, stipulates that tax education in Indonesia must be carried out in a systematic, planned, measurable, sustainable, and targeted manner. Such an approach is directed at establishing a tax education system that operates effectively and efficiently in lifting public tax literacy (Nathaniel et al., 2024).

Technology now occupies a central position in learning activities and in shaping teaching strategies that work (Al-Ghurbani et al., 2022). Continuous evaluation of technology use is therefore required so that the productivity and convenience of the technological facilities students access keep improving (Al-Mamary, 2022). Along with advances in digital technology, tax education methods have also undergone significant changes. Digital technology has expanded access to tax learning resources, including through information platform websites, applications, and various other digital platforms (Sakti, 2023). One platform that has been utilized by students as a source of tax reference in Indonesia is the DDTC tax information platform. This information platform is a specific subsystem or specialized component of the digital ecosystem of DDTC, that is, the Danny Darussalam Tax Center, a private and non-governmental tax consulting and research institution, focused on providing access to Indonesia's tax information database. The specific platform examined in this study is the dedicated DDTC tax information portal, perpajakan.ddtc.co.id, which is distinct from the corporate website of the institution; it offers various information on tax regulations, current news, and in-depth analysis related to tax policies. Because it is operated by a private provider yet has become one of the primary tax references consulted by students, its use warrants closer study. The presence of this platform has made a significant contribution in helping students understand the dynamics of taxation in Indonesia (Caroline, 2021).

Students, as part of the young generation who are active in the digital world, often engage in various activities to support their studies, such as reading literature in the form of books, journals, news, or even

updating applicable tax regulations. This study focuses on students because their understanding of taxation is considered crucial in preparing the next generation to voluntarily comply with their tax obligations (Kurniawan, 2020).

Despite this expanding access to digital tax information, a fundamental issue remains unresolved: voluntary tax compliance in Indonesia is still relatively low, which indicates that broader access to information has not, by itself, translated into greater tax awareness or compliant behavior. A concrete symptom of this problem lies in where students actually direct their attention. Traffic to the privately operated DDTC tax portal is far higher than traffic to the official tax education portal managed by the government, even though the latter is the authoritative source (Nathaniel et al., 2024). This raises a question that has not yet been adequately answered in the DDTC context, namely what actually drives students to choose and to keep using such a platform, and it is this unresolved issue that the present study seeks to address.

This study aims to map and explain what drives behavioral intention toward the DDTC Taxation Information Platform. The main motivation for conducting this study is the phenomenon that young people today prefer to use certain platforms, with the ease they offer as a manifestation of change in the era of digitalization (Vannia et al., 2023). Regarding tax literacy, one platform that provides convenience for users is the DDTC Tax Information Platform. In 2020, DDTC launched the DDTC Tax Information Platform, an integrated platform that provides Indonesian tax information specifically for premium customers, containing tax education content. According to 2021 data, over 1,000,000 people in Indonesia have accessed tax literature through the DDTC Tax Information Platform (Nathaniel et al., 2024). In addition, this information platform focuses more on serving as a channel for republishing various regulations and news related to taxation, which serves as a reference for many groups, including students. This is supported by data on visits to the DDTC tax website, which reached 499,666 per month, far higher than visits to the Ministry of Finance's tax education portal, which only received 32,712 visits (Nathaniel et al., 2024). This is the primary motivation for the research to uncover the factors influencing behavioral intention in using the DDTC tax information platform.

To guide this investigation, the study sets out how each independent variable is linked to behavioral intention as the dependent variable. Drawing on the Technology Acceptance Model and the Theory of Planned Behavior, the independent variables are perceived usefulness, perceived ease of use, attitude toward behavior, subjective norms, perceived behavioral control, and perceived enjoyment. Perceived usefulness and perceived ease of use are expected to shape attitude toward behavior, which in turn, together

with subjective norms, perceived behavioral control, and perceived enjoyment, is expected to influence the behavioral intention of students to use the DDTC Tax Information Platform. Mapping these relationships explicitly allows the reader to follow how each construct contributes to the outcome examined in this study.

Although the DDTC platform has begun to attract scholarly attention, existing work has approached it from a limited set of perspectives. The most directly related study analyzed the intention of students to reuse the DDTC website using the UTAUT model and the Information System Success Model (Nathaniel et al., 2024). The behavioral determinants emphasized by the Technology Acceptance Model and the Theory of Planned Behavior, examined in combination and extended with perceived enjoyment, have not yet been tested in this specific context. This unaddressed gap is the reason the topic still needs to be studied, and closing it is the contribution this research aims to make.

Literature Review

1. Technology Acceptance Model (TAM)

Proposed by Davis (1989), the Technology Acceptance Model (TAM) is among the most widely applied frameworks for explaining why individuals adopt and continue to use a given information technology. Its explanatory core rests on two beliefs: how useful, and how easy to operate, a user perceives the technology to be. The model shows that user behavior toward information technology is greatly influenced by behavioral intention in the technology, which itself grows out of the attitude a user holds toward that technology. Davis (1989) argued that the two key factors influencing an individual's behavioral intention in technology are perceived usefulness and perceived ease of use. These two variables are crucial for understanding how users respond to and interact with available technology, as follows:

a. Perceived Usefulness Towards Attitude and Behavioral Intention

Perceived usefulness denotes how strongly someone believes that working with a given system will raise the effectiveness of their performance. In other words, perceived usefulness reflects the belief that the technology used will provide tangible benefits that have a positive impact on productivity and work outcomes (Davis, 1989). This definition emphasizes that users believe that if a technology system can improve performance, their willingness to adopt it increases. However, if the system does not improve performance, users tend not to trust the system and prefer not to use it.

Perceived usefulness carries substantial weight in the adoption of technology, because the higher the belief in the benefits obtained, the greater the likelihood that the technology will be accepted and actively used (Davis, 1989). Research by Mahardhika (2019) reports a favorable effect of perceived

usefulness on behavioral intention toward accounting technology, meaning that the perceived benefits of the technology greatly influence attitudes and willingness to use it. Under the Technology Acceptance Model (TAM), perceived ease of use ranks among the principal determinants of user attitudes toward technology use behavior (Davis, 1989). Drawing on the discussion above, the following hypothesis is formulated:

H1: Perceived usefulness positively and significantly affects attitude toward behavior

Perceived usefulness (PU) refers to the conviction held by an individual that adopting a technology will lift their performance or productivity, which is an important component in the technology adoption process. When someone believes that the technology they are going to use will help them work more efficiently or achieve better results, this can encourage them to adopt and utilize the technology to its fullest potential. This belief is not only related to work efficiency but can also influence an individual's attitude and motivation to continue learning and adapting to new technologies. Thus, an increase in perceived usefulness can contribute to the successful implementation of technology in various fields, including both professional and personal contexts (Davis, 1989).

Research by Budiarti (2022) finds perceived usefulness to be a significant determinant of behavioral intention toward the Siskeudes application by village governments in Kubu Raya Regency. Once the tangible benefits of an application register with users, in short, their intention to keep using it consistently grows stronger. Similar findings are supported by research by Caroline (2021) When someone believes that available technology can provide real benefits, such as improving efficiency or simplifying tasks, they are more likely to be interested and take the initiative to adopt that technology. Conversely, if individuals do not see significant benefits, they are likely to be less interested in using the technology. Perceived benefit therefore weighs heavily in how users reach a decision. TAM positions perceived usefulness as the foremost antecedent of behavioral intention (Davis, 1989). On this basis, the hypothesis is stated as follows:

H2: Perceived usefulness positively and significantly affects behavioral intention.

b. Perceived Ease of Use Towards Attitudes Behavior

Perceived ease of use captures a person's conviction that running a given system will cost them only minimal effort (Davis, 1989). As with perceived usefulness, this construct rests on what users believe about how well the technology performs. It therefore expresses the sense of effortlessness users experience while interacting with the system at hand. Ease of use thus helps decide whether a technology is adopted at

all, and this in turn shapes how intensively the system is used and how effectively it supports user performance.

Students who are aware of the importance of tax literature are also expected to have a strong intention to use the DDTC tax information platform as a valid and reliable source of information. This intention encourages them to actively seek out and utilize the various tax-related materials available on the platform. This study draws on the Technology Acceptance Model (TAM) to test which variables shape students' inclination to rely on the DDTC tax information platform as a source of tax literature.

In line with related research, such as that conducted by Yu (2020) and Cheng (2019), the benefits, effortlessness, and usefulness that students attribute to the DDTC Taxation information platform bear on their willingness to keep using it. The advantages and ease of accessing tax literature on the DDTC Taxation information platform have a positive impact on students' perceptions of its usefulness. Within TAM, ease of use counts among the leading antecedents of user attitudes toward technology use (Davis, 1989). Where little effort is needed to learn and operate a technology, users generally form a more favorable attitude toward it. Therefore, the higher the level of perceived ease of use felt by users, the more positive the attitude toward behavior toward technology use will be. Users, in other words, hold firmer and more favorable views of a technology they regard as easy to operate. The hypothesis is therefore stated as:

H3: Perceived ease of use positively and significantly affects attitude toward behavior.

2. Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) was developed as an extension of the Theory of Reasoned Action (TRA). According to Ajzen (1991), the framework introduces perceived behavioral control, a construct the original TRA lacked, thereby extending its reach to behaviors that are not fully volitional. Within the TPB framework, attitude toward the behavior and subjective norms are held to drive a person's intention to carry out a given behavior, with behavioral control acting as a further determinant that also influences consumer intention (Arthana & Rukhviyati, 2015). According to Jogiyanto (2007), TPB brings in behavioral control precisely because not every action lies fully within a person's command. The theory consequently yields a fuller account of what shapes the decision to act.

a. Attitude Behavior Toward Behavioral Intention

Ajzen (1991) frames attitude toward behavior as the degree of favor or disfavor with which a person judges carrying out an act. This attitude reflects how a person views or feels about a particular action or behavior, which can be influenced by personal experiences, values, and beliefs. A positive attitude can

encourage individuals to engage in that behavior, while a negative attitude can hinder or reduce the intention to do so. In the context of the behavior being studied, attitude toward behavior is decisive in how a person settles on participating in or using a technology, making it a key factor in understanding the dynamics of human behavior. Seni and Ratnadi (2017, as cited in Budiarti, 2022) explain that attitude toward behavior is an evaluative perspective that results in a tendency to respond to things that are liked or disliked, as well as good or bad. When an individual evaluates something positively, they will have the intention to behave accordingly.

Research conducted by Setia and Maulana (2022) reports that a favorable attitude toward technology significantly affects the intention to use information systems at SMKN 1 Garut; the more favorable that attitude, the stronger the desire to use the technology. Behavioral intention denotes a person's readiness to draw on technology in activities yet to come (Ajzen, 1991). A comparable conclusion is reported by Susanti et al. (2023), which states that a positive attitude is very important in motivating taxpayers to use e-Filing for their reporting needs. These findings show that if users perceive the use of e-Filing as a pleasant and beneficial experience, they will have a higher intention to continue using the technology. The more favorable the attitude that takes shape, then, the stronger the resulting intention to use the technology. Prior evidence and the underlying theory lead to the following hypothesis:

H4: Attitude toward behavior positively and significantly affects behavioral intention.

b. Subjective Norm Towards Behavioral Intention

Ajzen (1991) characterizes subjective norms as the social expectations a person reads from significant others, which pull them toward or away from a behavior, and in doing so shape the intention to perform it. Subjective norms are part of social pressure that stems from the beliefs and expectations of others around the individual (Gimba & Ibrahim, 2018). This pressure can influence a person's decisions and intentions to reconsider their actions. Subjective norms create significant social influence, which can encourage or deter individuals from engaging in certain behaviors, depending on how strongly that influence is felt. This emphasizes the importance of the social environment in shaping individual behavior and decisions. In other words, the beliefs of others can cause a person to experience doubt or instability regarding the behavior they will take.

Research conducted by Budiarti (2022) confirms a favorable effect of subjective norms on the intention to use the Siskeudes application among village administrations in Kubu Raya Regency. These findings indicate that when users feel supported and encouraged by those around them to use the technology, they

will be more motivated to continue using the Siskeudes application. Corroborating evidence comes from Susanti et al. (2023), who report subjective norms as a significant driver of taxpayers' intention to use e-Filing: once taxpayers' sense that their social circle expects such use, their readiness to return to the technology rises. These findings and the underlying theory yield the hypothesis:

H5: Subjective norms positively and significantly affect behavioral intention.

c. Perceived Behavioral Control Toward Behavioral Intention

Perceived behavioral control refers to the sense of capability a person holds about performing a given behavior, together with their appraisal of how easy or hard performing it would be. Where that sense of control runs high and confidence in one's ability is firm, intention to act tends to be stronger. Conversely, people's intention to engage in the behavior tends to decrease if they believe that they have less control or control in facing certain obstacles. Thus, perceived behavioral control plays an important role in determining individual decisions and actions (Ajzen, 1991).

In the context of technology use, this construct mirrors how far a person trusts their own capacity to operate a technology successfully, given the knowledge, skills, time, and support at their disposal. Research conducted by Budiarti (2022) supports this statement in her study, which demonstrates a favorable effect of perceived behavioral control on the intention to use the Siskeudes application within village administrations in Kubu Raya Regency. Confidence in one's command over the application, in short, translates into a stronger intention to use it.

Students with high perceived control will feel capable of overcoming technical barriers and be more motivated to use the DDTC information platform as their primary source of tax literature. Previous research by Taylor and Todd (1995) and Cheng (2019) likewise report that intention to use digital platforms hinges on perceived behavioral control. Therefore, the ease and accessibility that students perceive in the DDTC information platform will encourage them to continue using it as a reliable source of tax literature.

H6: Perceived behavioral control positively and significantly affects behavioral intention.

3. Perceived Enjoyment Towards Behavioral Intention

Perceived enjoyment denotes the intrinsic pleasure a person derives from using a system for its own sake, independent of any instrumental benefit it delivers (Winarno et al., 2021). How much enjoyment is felt can shape both the desire to use a technology and how often it is used. The construct amounts to a stance of liking or disliking a product's use. The way users view a product, whether positive or negative,

can be a good tool for determining whether users will adopt or reject the product (Putri, 2023). If users find the activity enjoyable, they will show a positive attitude toward behavior to use a product (Al-Maatouk et al., 2020).

Meanwhile, intention is a form of human psychological behavior understood as how much a person wishes to act and how much effort they are prepared to invest in carrying out that action (Singh & Onahring, 2019). Ajzen and Fishbein define behavioral intention as, “a measure of the strength of one's intention to perform a specific behavior.” Behavioral intention is an important factor in the adoption of a technology. According to Davis (1989), as cited in Prasetyo and Wardhani (2022), behavioral intention indicates the strength of a person's wish to use a given technology and how far they have settled on a plan either to use it or to abstain from it later on (Siregar et al., 2021). Prior findings and the supporting theory lead to the hypothesis:

H7: Perceived enjoyment positively and significantly affects behavioral intention.

Research Methods

Research Design

This study adopts an explanatory (causal-associative) quantitative design implemented through a cross-sectional online survey. A survey design was selected for three reasons. First, the study tests a set of hypotheses specified in advance from established theory rather than exploring an unknown phenomenon inductively, which calls for a design able to estimate how strongly and in which direction latent constructs are related. Second, the constructs of interest are self-reported perceptions that are not directly observable, so measurement through a structured, closed-ended instrument is the appropriate operationalization and is the dominant convention in TAM and TPB research. Third, a cross-sectional survey allows a sample large enough for structural equation modeling to be reached within the constraints of a single academic term. On this basis, the study quantitatively examines constructs drawn from TAM, namely perceived usefulness and perceived ease of use, alongside the Theory of Planned Behavior (TPB) with the variables of attitude toward behavior, subjective norm, and perceived behavioral control, with the addition of one variable or potential factor, namely perceived enjoyment of using the DDTC Taxation information platform.

Population, Sample, and Measurement Scale

The population comprised Brawijaya University students who required tax information and literacy in the course of their studies. Based on Times Higher Education 2024, Brawijaya University ranked first

among universities with the largest number of students in Indonesia, with a total of 55,332 students (Ayuningtyas, 2024). This makes it an interesting research location for examining the diversity of behavioral intentions and behaviors among students.

Sample size was set under a non-probability scheme, following the rule attached to the PLS-SEM estimation procedure, under which the minimum number of respondents equals ten times the largest count of indicators in either the formative measurement model or the structural model (Hair et al., 2019). The minimum sample is therefore obtained by multiplying the indicator count by ten (Hair et al., 2019). In this study, there are 18 indicators from 7 latent variables. Based on the above calculation, the minimum sample size that must be met in this study is 180 respondents. That figure is treated as a representative share of the population and forms the basis for data collection, which was carried out through purposive sampling. The criteria for sample selection in this study are (1) active students at Brawijaya University and (2) have previously accessed or are currently accessing the DDTC Tax Information Platform. The instrument was circulated online as a Google Form, reaching Brawijaya University students through direct peer-to-peer messaging. Data collection from respondents through the questionnaire yielded 180 data points over a research or data collection period of 1 (one) month. Data were gathered with a questionnaire scored on a Likert scale. The instrument was not developed de novo; every item was drawn from instruments validated in earlier work so that each construct retained its conceptual validity. Indicators for perceived usefulness and perceived ease of use were adapted from Davis (1989); indicators for attitude toward behavior, subjective norms, and perceived behavioral control were adapted from Ajzen (1991) and Taylor and Todd (1995); indicators for perceived enjoyment were adapted from Winarno et al. (2021); and indicators for behavioral intention were adapted from Davis (1989) and Ajzen (1991). The wording of every item was contextualized to the DDTC Tax Information Platform without altering the meaning of the source construct. In total the instrument comprised 18 indicators across the seven latent variables [CONFIRM: number of indicators per construct, number of Likert points, and whether a pilot test or expert judgment was conducted].

Data Analysis Techniques

Data were analyzed with Partial Least Squares Structural Equation Modeling (PLS-SEM), a technique suited to estimating relationships in models that contain several interrelated latent constructs. The analysis proceeded in two stages, namely evaluation of the measurement (outer) model and, subsequently, of the structural (inner) model (Hair et al., 2019). The outer model establishes whether the items forming each construct are valid and reliable indicators of the latent variables; the inner model then examines the

effects running between those latent variables. SEM was chosen for two reasons. First, it estimates the measurement of constructs and the effects among them within a single step (Gio, 2022). Second, it accommodates complex models in which numerous exogenous variables act on one or more endogenous variables (Gio, 2022).

Results and Discussion

Descriptive Statistical Analysis

Respondents numbered 180 Brawijaya University students who required taxation information and literacy during their studies, distributed across years of entry as follows:

Table 1. Respondent Distribution by Year of Entry

No	Year of Study	Respondent	Percentage
1	2020	31	17%
2	2021	60	33%
3	2022	28	16%
4	2023	26	14%
5	2024	35	19%
Total		180	100%

Source : Data processed by author

As Table 1 indicates, respondents from the 2020 cohort numbered 31 respondents with a percentage of 17%, respondents from the 2021 cohort numbered 60 respondents with a percentage of 33%, respondents from the 2022 cohort numbered 28 respondents with a percentage of 16%, respondents from the 2023 cohort numbered 26 respondents with a percentage of 14%, and respondents from the 2024 cohort numbered 35 respondents with a percentage of 19%. The largest share of respondents therefore came from the 2021 cohort, with 60 respondents and a percentage of 33%. This concentration plausibly reflects the fact that many students in that cohort are graduating this year and have been using the DDTC Tax Information Platform for an extended period.

Inferential Statistical Analysis

Testing Measurement Models (Outer Model)

Evaluating the measurement model confirmed the validity and reliability of the constructs (Hair et al., 2021). Testing covered convergent and discriminant validity of the indicators forming each variable, alongside composite reliability and Cronbach's alpha as measures of variable reliability. A high outer loading signals strong convergence within the construct. Indicators whose outer loadings reached the

recommended 0.700 threshold were retained (Hair et al., 2021). The analysis of the data shows that out of 18 indicators from 7 variables such as perceived usefulness (PU), perceived ease of use (PEU), attitude toward behavior (ATB), subjective norm (SN), perceived behavioral control (PBC), perceived enjoyment (PE), and behavioral intention (BI), returned values above 0.700, which confirms that every indicator is valid for measuring its construct.

Reliability testing returned Cronbach's alpha and composite reliability figures between 0.70 and 0.90 for every variable. The instrument therefore satisfies the reliability requirement. Average Variance Extracted (AVE) was assessed against the 0.50 benchmark; at or above that level a construct accounts for at least half the variance of its indicators (Hair et al., 2021). Based on the test results show that every variable exceeds the 0.50 threshold. The highest AVE value belongs to subjective norms (0.804), a sign that its indicators measure the intended concept with high consistency.

Structural Model Testing (Inner Model)

The next stage requires confirmation that collinearity among the variables in the model stays within acceptable limits. Collinearity, understood as a strong linear association among exogenous constructs, was checked before structural estimation, with VIF values under 5 read as evidence of no threat (Hair et al., 2021). Each variable returned a value below 5, so no collinearity problem arises. Estimation could therefore proceed to the structural, or inner, model stage, which examines whether relationships between the variables hold (Hair et al., 2021).

Table 2. Path Coefficients, T-Statistics, and P-Values

No	Variabel	Original Sample	T Statistic	P-Values	Conclusion
1	PEU → ATB	0,299	4,061	0,000	Accepted
2	PU → ATB	0,314	5,071	0,000	Accepted
3	PU → BI	0,253	4,456	0,000	Accepted
4	ATB → BI	0,362	5,836	0,000	Accepted
5	SN → BI	0,412	6,266	0,000	Accepted
6	PBC → BI	0,249	3,376	0,000	Accepted
7	PE → BI	0,159	2,817	0,000	Accepted

Source : Data processed by author

Table 2 shows that every hypothesis, covering the effect of perceived usefulness on attitude toward behavior (H1), perceived usefulness on behavioral intentions (H2), perceived ease of use on attitude toward behavior (H3), the effect of usability attitudes on behavioral intentions (H4), the effect of subjective norms on behavioral intentions (H5), the effect of perceived behavioral control on behavioral intentions (H6), and

the effect of perceived convenience on behavioral intentions (H7) records a T-statistic above 1.96 and a p-value below 0.05, so all hypotheses are accepted.

Model Robustness Testing (*Explanatory Power*)

Structural assessment continues by gauging the explanatory power of the model. This will be measured by the Coefficient of Determinant (R^2) and Effect Size (F^2). R-square, bounded between 0 and 1, serves as that gauge; convention treats 0.75 as substantial, 0.50 as moderate, and 0.25 as weak (Hair et al., 2021).

Table 3. R-Square Value

No		R-Square	R -Square Adjusted
1	Attitude Toward Behavior	0,257	0,249
2	Behavioral Intention	0,668	0,659

Source : Data processed by author

Table 3 reports an R-Square of 0.257, or 25.7%, for the endogenous variable Attitude Toward Behavior, indicating that the explanatory contribution of the exogenous variables, namely perceived usefulness and perceived ease of use towards Attitude Behavior, falls in the weaker band of the model. Behavioral intention, by contrast, records an R-Square of 0.668, or 66.8%, meaning that the joint contribution of attitude toward behavior, subjective norms, perceived behavioral control, and perceived enjoyment to behavioral intention sits in the moderate band of the model.

Testing the Strength of the Effect

Effect sizes (F^2) were read against the customary cut-offs, with 0.02, 0.15, and 0.35 denoting small, medium, and large effects (Hair et al., 2021). The following presents the test results for effect size.

Table 4. Effect Size F^2

Variabel	ATB	BI
Perceived Usefulness	0,114	0,130
Perceived Ease of Use	0,103	
Attitude Toward Behavior		0,249
Subjective Norm		0,436
Perceived Behavior Control		0,133
Perceived Enjoyment		0,058

Source : Data processed by author

Taken together, attitude toward behavior (0.249) and subjective norms (0.436) stand out as the dominant drivers of behavioral intention toward the DDTC Tax information platform, where attitude toward

behavior is simultaneously strengthened by both factors, namely perceived usefulness and perceived ease of use. Meanwhile, perceived usefulness, perceived behavioral control, and perceived enjoyment have a moderate to small influence in strengthening the behavioral intention to use the DDTC Tax information platform.

Discussion

The Influence of Perceived Usefulness on Attitude Toward Behavior

Perceived usefulness expresses how far a user is persuaded that taking up a given system will improve their performance at work and in daily routines (Davis, 1989). Testing supports H1: perceived usefulness bears positively and significantly on attitude toward behavior. The finding corroborates the Technology Acceptance Model and lends it further support. Consistent with TAM, stronger belief in the benefits on offer raises the chance that a technology is accepted and used actively (Davis, 1989). The present findings also align with the work of Putri (2023), who report a significant effect of perceived usefulness on attitude toward behavior among Shopee users.

Where users recognise clear advantages in a technology, their attitude toward using it becomes more favorable. Another similar study was conducted by Mahardhika (2019), who found perceived usefulness to affect intention to use accounting technology favorably, so that perceived benefit weighs heavily on both attitude and the desire to use it. A similar study was conducted by Setia and Maulana (2022), who found perceived usefulness to shape attitude toward behavior in the setting of administrative information systems, although it does not always have a significant impact if users do not feel the real benefits of the system.

The application in this study is that users of the information platform, in this case students, believe and perceive that using the DDTC tax information platform will improve their understanding and level of tax literacy. This positive perception will reinforce the belief that the more useful and beneficial the information platform is, the more it will positively influence attitudes toward its use, making it more acceptable and actively used.

The Influence of Perceived Usefulness on Behavioral Intentions

As noted, this construct captures a user's belief that a given system will lift their performance in work and in everyday tasks (Davis, 1989). H2 is likewise supported: perceived usefulness bears positively and significantly on behavioral intention. This outcome again speaks for TAM, and the study can be read as supporting that model. Consistent with TAM, a belief that the technology will make work more efficient

or produce better outcomes encourages users to adopt it and draw on it fully (Davis, 1989). A further study reaching the same conclusion is that of Susanti et al. (2023), who found perceived usefulness bearing favorably on the intention to use e-Filing among taxpayers registered at the Malang Selatan Tax Office. This means that when taxpayers realize the tangible benefits offered by e-Filing, such as convenience and efficiency in filing tax returns, their readiness to take up and operate the system grows. Another related study was conducted by Budiarti (2022), who identified perceived usefulness as a significant determinant of intention to use the Siskeudes application among village administrations in Kubu Raya Regency. Tangible benefit, once experienced, thus strengthens the intention to carry on using the application.

The implication of this study is that if students feel they are getting more benefits from using the DDTC Tax Information Platform, they will be more likely to continue using and utilizing the DDTC Tax Information Platform consistently. With advanced search tools and an intuitive interface, users can quickly and accurately find the information they need. Combined with translated regulations and comprehensive tax guidelines, the DDTC Tax Information Platform helps cultivate professionals in their field to confidently tackle complex tax challenges with clarity.

The Influence of Perceived Ease of Use on Attitudes Toward Use

Perceived ease of use denotes how far a person expects that working with a technology will be simple or demand little effort (Davis, 1989). Testing supports H3, so perceived ease of use bears positively and significantly on attitude toward behavior. This too speaks for TAM and reinforces what the study reports. In keeping with TAM, attitude toward using a technology turns favorable once users judge the system easy to grasp and to operate (Davis, 1989). The present results also converge with work by Mahardhika (2019), who show ease of use acting favorably on perceived usefulness and, through it, on attitude toward behavior and intention to use accounting software. User attitudes improve, that is, once the technology is judged easy to handle. Another study that is similar but slightly different was conducted by Setia and Maulana (2022), who found ease of use to shape attitudes toward technology among users of the information system at SMKN 1 Garut, while leaving intention untouched directly wherever attitude toward the technology has not yet firmly taken shape.

In the context of this study, if students find it easier to use the DDTC Tax Information Platform, their attitude toward this information platform will also be more positive. One of the advantages of the DDTC Tax Information Platform, with its user-friendly menu and interface, has been proven to influence students' attitudes as users of the information platform. The DDTC Taxation platform simplifies access to

tax-related information, catering to various needs, from the latest regulations, in-depth analyses, to integrated laws, all available in one platform.

The Influence of Attitude Toward Behavior on Behavioral Intention

Attitude toward behavior refers to the favorable or unfavorable judgment a person forms about using a technology (Ajzen, 1991). H4 is supported, so attitude toward behavior bears positively and significantly on behavioral intention. The result upholds the usage model set out in the Theory of Planned Behavior and can be read as support for it. In line with TPB, favorable experience and satisfaction with a technology foster a positive attitude toward using it and strengthen the intention to carry on (Ajzen, 1991).

Research conducted by Setia and Maulana (2022) reports a favorable attitude toward technology as a significant determinant of intention to use the information system at SMKN 1 Garut, the more favorable that attitude, the stronger the desire to use it. A further study in agreement is that of Putri (2023), who likewise found intention to use the Shopee app to rest heavily on such attitudes. Successful interaction with the application, in other words, raises interest in returning to it later. Additionally, research by Susanti et al. (2023) reached a comparable conclusion, treating favorable attitudes as central to motivating taxpayers to file through e-Filing.

The implementation of this study found that when students as users have positive experiences and satisfaction in using the DDTC Taxation information platform, it will encourage students to use or even continue to use the DDTC Taxation information platform in the future as a source of taxation literature.

The Influence of Subjective Norms on Behavioral Intention

Subjective norms stand for the collective views a person treats as social reference points when deciding whether to engage in a behavior, and from which intention emerges (Ajzen, 1991). H5 is supported: subjective norms bear positively and significantly on behavioral intention. Here again the usage model within TPB holds, which strengthens the reading offered by this study. In line with TPB, social pressure can move individuals to fall in with the expectations or norms that prevail around them (Ajzen, 1991). Such pressure includes the belief that close friends, family, and colleagues regard the technology favorably and urge its use. The present results agree with those of Caroline (2021), who report subjective norms as a significant determinant of intention to use M-Banking. Interest in a technology, it follows, rises with the social support users perceive. A comparable finding is reported by Susanti et al. (2023), who

identify subjective norms as a significant driver of taxpayers' intention to use e-Filing. Once taxpayers sense that their social circle expects such use, their readiness to return to the technology rises.

The implication of this research is that social encouragement, such as the influence of close friends, lecturers, or family members to use the DDTC Tax Information Platform, can increase the intention of users, in this case students, to use the DDTC Tax Information Platform as a source of tax literature for students.

The Influence of Perceived Behavioral Control on Behavioral Intentions

Perceived behavioral control concerns how a person appraises their own capacity to carry out a given behavior, including their reading of how easy or hard doing so would be (Ajzen, 1991). Testing supports H6, so perceived behavioral control bears positively and significantly on behavioral intention. TPB again holds in this setting, and the findings can be read as support for it. Under TPB, a firm sense of control coupled with confidence in one's ability to perform the behavior makes intention stronger (Ajzen, 1991). The present findings likewise match those reported by Budiarti (2022), who demonstrated a favorable effect of perceived behavioral control on intention to use the Siskeudes application within village administrations in Kubu Raya Regency. Confidence in one's command over the application, again, translates into a stronger intention to use it. Another study in agreement with these results is that of Setia and Maulana (2022), who report a significant effect of perceived behavioral control on intention to use the administrative information system at SMKN 1 Garut. Where users feel able to clear potential obstacles and hold the skills the system demands, their interest in using it rises.

In the context of this study, if students feel they have high perceived control and feel they can use the DDTC Taxation Information Platform, it will generate a high behavioral intention to use the DDTC Taxation Information Platform as a source of tax literature.

The Influence of Perceived Enjoyment on Behavioral Intentions

Perceived enjoyment describes the pleasure that comes with using a system as an end in itself, quite apart from any practical gain it yields (Winarno et al., 2021). Testing supports H7, indicating that perceived enjoyment bears positively and significantly on behavioral intention, although the p-values are not exactly 0.000 but still <0.05 , meaning the hypothesis is accepted. The present findings accord with the study by Monica and Japariato (2022), who likewise report perceived enjoyment bearing favorably on intention in the context of digital payments. Consumers are more willing to transact using a payment system if the

system is enjoyable to use. These findings are also supported by a previous study (Putri, 2023), who found perceived enjoyment bearing favorably on students' intention to use e-Learning applications. Students who find e-learning pleasant and hold a favorable attitude toward it show correspondingly greater interest in continuing to use it.

Its implementation in this study shows that when users, namely students, feel more enjoyable using the DDTC Taxation information platform, they will tend to have a higher behavioral intention to use the DDTC Taxation information platform as a source of taxation literature.

This study contributes to the technology acceptance literature by showing that TAM and TPB operate as complementary rather than competing explanations of behavioral intention in a tax literacy context. The findings confirm that perceived usefulness and perceived ease of use influence intention primarily through attitude toward behavior, consistent with Davis (1989), while subjective norms and perceived behavioral control exert direct effects on behavioral intention, consistent with Ajzen (1991). The study further extends the integrated TAM-TPB model by demonstrating that perceived enjoyment, a hedonic construct, retains explanatory power even for a platform whose value proposition is utilitarian. This suggests that intrinsic motivation should be modeled as a substantive antecedent rather than a peripheral one in studies of voluntary professional information use, and that the boundary between hedonic and utilitarian systems is less rigid than the acceptance literature has generally assumed.

For DDTC and comparable providers of tax information, the dominance of attitude toward behavior indicates that platform development should prioritize demonstrable usefulness, in the form of comprehensive, current and well-translated regulatory content, together with an interface that lowers the perceived effort of searching, since both antecedents reach intention through attitude. The significance of subjective norms indicates that adoption among students is accelerated most efficiently through social channels: lecturer endorsement, embedding the platform in taxation course assignments, and campus-level partnership or student ambassador programs. For the Directorate General of Taxes, the finding that a private platform attracts substantially more traffic than the official portal suggests that raising the perceived usefulness and enjoyment of government tax education channels, rather than simply increasing the volume of content published, is the more promising route to improving national tax literacy.

Conclusion

Attitude toward behavior and subjective norms emerge as the strongest determinants of behavioral intention toward the DDTC tax information platform. That attitude is itself reinforced from two directions,

by perceived usefulness and by perceived ease of use. Perceived behavioral control and perceived enjoyment, meanwhile, contribute moderately to slightly in strengthening that intention. This means that if students find it easier to use the DDTC tax information platform, their attitude toward behavior of using the DDTC tax information platform as a source of tax literature will also be more positive. Students judge that the greater the usefulness they attribute to the platform, the more favorable their attitude toward using it, and the more readily it is accepted and used actively. Where the benefits obtained are perceived as greater, the intention to keep drawing on the platform consistently also strengthens. When students have positive experiences and satisfaction in using the DDTC tax information platform, it will encourage their behavioral intention to use or even continue using the DDTC tax information platform in the future as a source of tax literature. The presence of strong social influences, such as the influence of close friends, lecturers, or family members to use the DDTC tax information platform, can increase students' behavioral intention to use the DDTC tax information platform as a source of tax literature for students. Similarly, if students feel they have high control and enjoy in using the DDTC Tax Information Platform, this can also influence their behavioral intention to use the DDTC Tax Information Platform as a source of tax literature, though not as significantly as the influence of attitude toward behavior and subjective norms.

Taken together, these findings carry implications on two levels. Academically, they demonstrate that TAM and TPB function as complementary rather than competing accounts of behavioral intention, and that a hedonic construct such as perceived enjoyment retains explanatory power even for a platform whose value proposition is essentially utilitarian, which invites further testing of integrated acceptance models in professional information settings. Practically, they indicate that providers of tax information should invest simultaneously in demonstrable content usefulness and in lowering the effort required to search, because both antecedents reach intention through attitude, while adoption among students is accelerated most efficiently through social channels such as lecturer endorsement and course-embedded use. For tax authorities, improving national tax literacy therefore depends less on the volume of material published than on how useful and engaging the channel delivering it is perceived to be.

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Author's Contribution

Mirza Maulinarhadi Ranatarisza: Validation the Methodology, Validation research instrument, Data analysis, Writing (review and editing), Supervision. Helmi Renaldy: Conceptualization, developing research instruments, Data Collection, Writing (original draft).

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Declaration about Generative AI Tools

During the preparation of this work, the author utilized the AI tool Gemini to refine the language, grammar, and readability of the manuscript. After using the tool, the author reviewed and edited the content as necessary and bears full responsibility for the published article's content.