

## UNDERSTANDING CONTINUED USE OF TAX E-FILING SYSTEMS: EVIDENCE FROM INDONESIA

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### Abstract

The adoption of electronic tax filing (e-filing) systems has been widely studied; however, less attention has been given to factors influencing their continued use, particularly in public sector contexts. This study examines the determinants of intention to use and continued use of Indonesia's e-filing system by integrating the Technology Acceptance Model (TAM) and the DeLone and McLean Information Systems Success Model, with perceived system security and trust incorporated as extensions. Using survey data from 100 individual taxpayers and structural equation modeling with partial least squares (SEM-PLS), the study analyzes the relationships among perceived ease of use, information system quality, perceived system security, trust, and e-filing usage behavior. The findings show that perceived ease of use, information system quality, and perceived system security significantly influence both intention and continued use, while trust does not serve as a significant moderating factor. Information system quality emerges as the strongest predictor of usage behavior. The results suggest that in institutionalized e-government environments, continued use is shaped primarily by system performance and security rather than relational trust. This study contributes to research on information system continuance and e-government by demonstrating how system quality functions as a critical indicator of administrative effectiveness in public digital services.

Keywords: E-Filing; E-Government; Information System Continuance; Technology Acceptance Model (TAM); Information System Quality; Public Sector Information System

### A. Introduction

E-government, particularly in the realm of e-filing, has been extensively studied, yet its relevance for further exploration persists. This continued interest is driven by the intricate relationship between digital technologies and citizen behavior in public service delivery. The adoption of e-filing systems provides taxpayers with the convenience of electronically submitting their tax returns, thereby enhancing filing efficiency. Despite these apparent benefits, taxpayers continue to face challenges stemming from limited ability to navigate information technology infrastructure, often due to insufficient knowledge and technical skills (Hardika *et al.*, 2022; Suryani and Merkusiwati, 2022; Wiratan and Harjanto, 2018; Wulandari Laksmi and Oka Ariwangsa, 2021). A notable obstacle is the perception of e-filing as more complex than traditional manual filing. As a result, scholarly attention has increasingly shifted from technological advancement per se toward a deeper examination of human-centric behaviors shaped by perceptions, attitudes, and experience. In public sector digital services such as e-filing, these perceptions are formed not only through interaction with technology, but also through citizens' encounters with state authority as embedded in information systems. The

Indonesian context further underscores the importance of this issue, offering insight into how individuals respond to technological progress within an institutional environment.

While numerous studies on e-filing in Indonesia predominantly focus on adoption (Millenia *et al.*, 2022; Suryani and Merkusiwati, 2022; Wicaksono *et al.*, 2021; Wiratan and Harjanto, 2018) and its impact on tax compliance (Bandiyono *et al.*, 2019; Hardika *et al.*, 2022), scholarly emphasis remains largely confined to initial acceptance rather than continuous use. Increasing use of e-filing is often interpreted as a direct reflection of compliance with tax laws. Reports from the Directorate General of Taxes indicate that online dissemination and services have been well received by taxpayers (Tax Directorate General, 2022), and e-filing usage has risen steadily since its launch, reaching its highest level in 2022, with 2023 set as the year with the highest usage target (Theodora, 2023). However, prior studies suggest that tax compliance is not shaped solely by mandatory enforcement, but also by cultural factors and institutional isomorphic pressures (Richardson, 2006; Sadress *et al.*, 2019). These insights challenge the assumption that compliance behavior can be fully explained by regulatory obligation alone, particularly when compliance is mediated through standardized digital systems.

The sustained success of e-filing initiatives therefore hinges on the continuous use of the system beyond initial adoption (Bhattacharjee, 2001). In public sector contexts, continued use is not merely a matter of individual satisfaction or preference, but also an outcome of how governance is operationalized through information systems that standardize, enforce, and routinize citizen interaction with the state. Evidence from Malaysia, where e-filing continuance has been widely examined (Chandra, 2015; Haruna *et al.*, 2023; Chandra, 2015; Yap *et al.*, 2021), as well as studies from Mauritius (Ramdhony *et al.*, 2023) and the United States (Veeramootoo *et al.*, 2018), highlights a notable gap in the Indonesian literature on this issue. Consequently, this study investigates antecedent factors influencing e-filing continuance in Indonesia that have yet to be thoroughly explored, particularly within the broader context of e-government implementation. The study aims to examine how taxpayers respond to e-filing not only as a technological system, but also as an institutionalized mechanism of tax administration, with a specific focus on continuous user behavior. To achieve this objective, the study employs an integrated model combining the DeLone and McLean IS Success Model (DeLone and McLean, 2003), the Technology Acceptance Model (TAM) (Davis, 1989), and trust, enabling an examination of both initial use and sustained continuity within a public sector setting.

## **B. THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT**

### **1. Perceived Ease of Use in Technology Acceptance Model**

The Technology Acceptance Model (TAM), originally proposed by Davis (1989), is one of the most influential frameworks for explaining individual acceptance and use of information technology. TAM posits that two key beliefs—perceived ease of use (PEOU) and perceived usefulness (PU)—determine an individual's attitude toward a system, which in turn shapes behavioral intention and actual usage. PEOU refers to the extent to which a user believes that using a system requires minimal effort, while PU reflects the belief that system use enhances task performance or effectiveness.

In the context of e-filing, perceived ease of use extends beyond technical simplicity to include flexibility, clarity of procedures, and overall user-friendliness. When taxpayers perceive the e-filing system as straightforward and manageable, they are more likely to

engage with it for income reporting and tax-related activities (Sharma, 2022; Suryani and Merkusiwati, 2022; Wiratan and Harjanto, 2018). Empirical evidence consistently supports the role of PEOU in shaping behavioral intention, although its influence is generally weaker than that of perceived usefulness (Yousafzai *et al.*, 2007a, 2007b). Prior studies also indicate that PEOU plays a more prominent role during early stages of system use, particularly in voluntary settings, while remaining relevant for continued use as users accumulate experience (Venkatesh, 2000; Venkatesh *et al.*, 2003).

In institutionally mandated digital services such as public e-filing systems, perceived ease of use primarily functions to reduce procedural and cognitive barriers to compliance rather than to facilitate discretionary technology choice. This distinction underscores the continued relevance of PEOU for understanding both initial use and sustained interaction with e-filing systems, while also highlighting the need to complement TAM with broader system-level perspectives. Accordingly, this study integrates PEOU from TAM with the DeLone and McLean Information Systems Success Model to better capture the behavioral dynamics of e-filing use beyond initial adoption.

## **2. Information System Quality by DeLone & McLean**

DeLone and McLean's Information System (IS) Success Model is a robust framework designed to holistically evaluate the effectiveness and impact of information systems within organizational contexts. Introduced in 1992 and subsequently refined in 2003 and 2008 (DeLone and McLean, 1992, 2003; Petter *et al.*, 2008), the model delineates six critical dimensions of IS success: System Quality, Information Quality, Service Quality, Intention to Use, User Satisfaction, and Net Benefits. These dimensions collectively capture the intricate nature of information systems, spanning technical aspects like system quality to user-centric dimensions such as satisfaction and intention to use. In public sector digital services such as e-filing, information system quality carries institutional meaning beyond technical performance, as the system functions as the primary interface through which citizens experience and evaluate public administration.

System Quality encapsulates the technical facets and performance of the information system, ensuring its reliability, flexibility, and efficiency. Information Quality zeroes in on the pertinence, accuracy, and timeliness of the information dispensed by the system. Service Quality, introduced as an additional variable in the refined model, underscores the support and services available to users, emphasizing elements like training and assistance. The user-centric dimensions of Intention to Use and User Satisfaction highlight into the perceptions and attitudes of individuals interacting with the system. This multifaceted model serves as a valuable tool for assessing and enhancing the success of information systems in diverse settings.

In the current study, our focus narrows down to two combined variables in the D & M IS Model, specifically information system quality, which amalgamates system quality and information quality. While previous studies exploring the relationship between information quality and use typically concentrate on IS success models as a whole, our approach offers a nuanced perspective. (Rai *et al.*, 2002) have established a significant relationship between information quality and use. Regarding user satisfaction, (Heo and Han, 2003) found discrepancies between self-reported measures and actual measures, leading (Petter *et al.*, 2008) to conclude that subjective measures might not be entirely reliable for objective assessments. In the context of e-filing, where usage is encouraged but not compulsory, and alternative manual reporting methods still exist, user satisfaction may not be a pivotal factor in this study. Furthermore, insights from a prior DJP survey indicate a positive reception of online services by taxpayers

(Tax Directorate General, 2022), reflecting a level of user satisfaction with the tax online service.

### **3. Model Enhancement with Information System Security and Trust Perceived System Security in E-Filing**

Perceived system security represents a critical factor in shaping user attitudes and behaviors toward information systems that handle sensitive data. Prior research emphasizes that user involvement in security-related aspects of system use positively influences both attitudes and actual usage, as users perceive the system to be more relevant and reliable (Markus and Mao, 2004; Spears and Barki, 2010). In online service contexts, perceived security refers to a user's belief that the system provider implements adequate safeguards to protect personal and confidential information (Moon and Kim, 2001). This belief is particularly salient in e-filing, where taxpayers are required to submit highly sensitive financial and personal data via the internet (Carter and Bélanger, 2005).

Despite the implementation of various technical safeguards—such as authentication mechanisms, digital certificates, and encryption—e-filing systems continue to face operational challenges, including system downtime, failed logins, and security code errors (Millenia et al., 2022). These issues heighten user sensitivity to security risks and reinforce the importance of perceived system security in shaping system use. In public sector information systems, perceived security not only protects data integrity but also signals the reliability and procedural credibility of the administering authority. Consequently, users' perceptions of security are expected to play a central role in influencing both intention to use and continued use of e-filing systems.

### **4. Trust in E-Filing**

Trust has been widely recognized as a key factor in technology use, particularly under conditions of uncertainty and limited user visibility into system design and operation. Lee and See (2004) argue that trust enables individuals to manage uncertainty in human–automation interaction, a view supported by broader trust frameworks that emphasize reliance in situations where direct observation is not feasible (Riegelsberger et al., 2005). In the context of e-filing, taxpayers cannot directly assess system reliability or data handling processes, making trust a potentially important determinant of system use.

Prior studies suggest that trust develops through users' accumulated experience and improved understanding of system performance, particularly with respect to reliability, usability, and security (Bélanger and Carter, 2008; Carter and Bélanger, 2005). From an information systems perspective, these experiences are closely linked to perceptions of information system quality and security, which serve as observable proxies for otherwise opaque system characteristics. Empirical evidence indicates that higher levels of trust are associated with stronger intentions to use and continue using e-filing systems (Lankton et al., 2014; Li et al., 2008).

However, in the context of institutionalized and partially mandatory systems such as public e-filing, trust may play a more limited or indirect role compared to voluntary consumer technologies, as continued use may be shaped primarily by system performance and administrative requirements. Nonetheless, trust remains theoretically relevant as it reflects users' confidence in the system's security, reliability, and overall dependability. Given the limited empirical attention to trust in Indonesian e-filing contexts, this study incorporates trust as a moderating construct to examine its potential role in shaping relationships between system perceptions and usage behavior.

## 5. E-Filing Usage Continuance

Usage continuance represents a critical outcome in the evaluation of information systems, particularly in contexts where long-term system effectiveness depends on repeated and sustained user interaction. Unlike initial adoption, which reflects users' first-time acceptance of a system, continuance behavior captures users' ongoing decision to persist in using the system over time (Bhattacharjee, 2001). In the context of tax e-filing, continuance is especially important, as the effectiveness of digital tax administration relies not merely on one-time use but on consistent, repeated compliance through the same information system.

Perceived ease of use plays a foundational role in shaping continuance behavior by reducing the cognitive and procedural effort required to interact with the system. When users perceive an e-filing system as intuitive and uncomplicated, they are less likely to experience frustration or resistance during repeated use, thereby increasing their intention to continue using the system. Although ease of use is often more influential during early stages of system adoption, prior research suggests that it remains relevant for continuance by minimizing ongoing usage barriers and supporting habitual interaction with the system.

Information system quality further strengthens continuance behavior by influencing users' confidence in the system's reliability, accuracy, and overall performance. A high-quality e-filing system—characterized by stable operation, clear information output, and efficient processing—reinforces users' perceptions that the system is dependable and effective for fulfilling tax obligations. In e-government contexts, system quality is particularly salient because it represents the primary interface through which users evaluate the functionality and credibility of public digital services. As a result, users are more likely to continue using e-filing systems that consistently deliver accurate and reliable performance. In e-government contexts, continued use of a high-quality information system reflects not only user satisfaction with system performance, but also sustained confidence in the administrative processes embedded within the system.

Perceived system security is another key determinant of continuance behavior, particularly given the sensitive financial and personal data involved in tax reporting. When users believe that the e-filing system adequately protects their information from unauthorized access or misuse, they are more likely to feel confident engaging with the system repeatedly. Security perceptions reduce perceived risk and uncertainty, thereby supporting both intention to use and sustained use over time. In the absence of strong security perceptions, users may comply reluctantly or seek alternative reporting methods when available.

Trust has been widely associated with continued use of information systems, as it reflects users' confidence in the system's reliability, integrity, and safeguards. In e-filing contexts, trust is shaped by users' accumulated experience with system performance, security, and usability. However, in institutionalized systems where usage is partially mandated, trust may function less as a primary driver of continuance and more as a contextual factor that shapes how users interpret system characteristics such as quality and security. Accordingly, trust is expected to influence continuance behavior indirectly by conditioning users' responses to system-related perceptions.

Based on the above theoretical arguments, this study proposes the following hypotheses:  
H<sub>1</sub>: Perceived ease of use has a positive effect on taxpayers' intention to use the e-filing system.

- H<sub>2</sub>: Perceived ease of use has a positive effect on taxpayers' continued use of the e-filing system.
- H<sub>3</sub>: Information system quality has a positive effect on taxpayers' intention to use the e-filing system.
- H<sub>4</sub>: Information system quality has a positive effect on taxpayers' continued use of the e-filing system.
- H<sub>5</sub>: Perceived system security has a positive effect on taxpayers' intention to use the e-filing system.
- H<sub>6</sub>: Perceived system security has a positive effect on taxpayers' continued use of the e-filing system.
- H<sub>7</sub>: Trust moderates the relationships between system perceptions (perceived ease of use, information system quality, and perceived system security) and taxpayers' continued use of the e-filing system.

With the following figure shows the model:

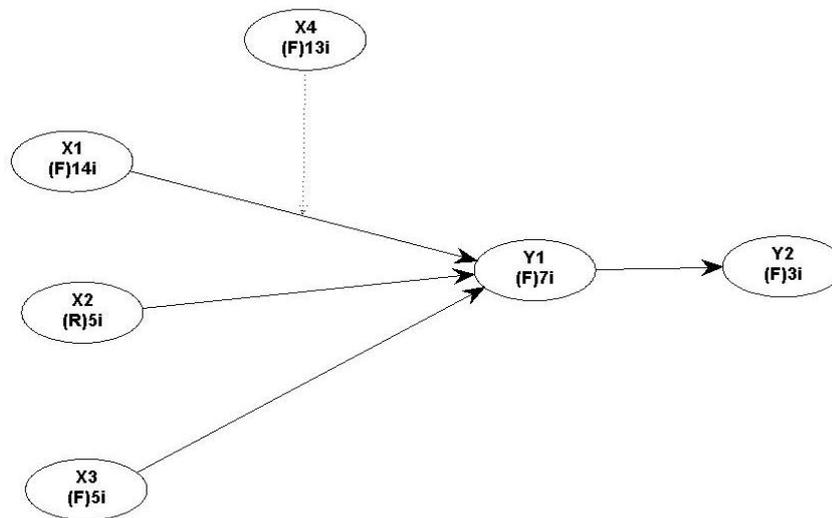


Figure 1. Research Model

## C. METHODOLOGY

### 1. Research design and procedure

To comprehensively capture the behavioral aspects associated with the use of the e-filing system in the context of Indonesian tax administration, this study adopted a primary data collection approach rather than relying on secondary data sources (Apuke, 2017; Cooper *et al.*, 2014; Sekaran and Bougie, 2016). A systematic and structured survey-based methodology was employed to obtain insights into taxpayers' perceptions, attitudes, and usage intentions. Because the constructs examined in this study—such as perceived ease of use, information system quality, perceived security, and trust—are inherently latent and perceptual, a survey-based approach is the most appropriate method for capturing users' subjective evaluations of the e-filing system.

In line with the research objectives, this study deliberately focuses on individual taxpayers who have either used the e-filing system or expressed an intention to do so. While both individuals and organizations can be classified as system users, the exclusive focus on individual taxpayers is theoretically grounded. The information systems models

employed in this study are designed to explain individual-level perceptions and behaviors, making individual users the most appropriate unit of analysis (King and He, 2006; Petter *et al.*, 2008; Xie *et al.*, 2017; Yousafzai *et al.*, 2007a, 2007b). By concentrating on this specific group, the study aims to generate insights that are particularly relevant for tax authorities and policymakers. In the context of e-government services such as e-filing, individual taxpayers constitute the primary interface between citizens and the tax administration, making them the most appropriate unit of analysis for examining system perceptions and usage behavior.

Data collection was conducted digitally using social media platforms, namely Twitter, LinkedIn, and WhatsApp. Social media-based surveys offer researchers an efficient means of reaching geographically dispersed respondents and accessing diverse user groups. The survey instrument was designed to align with the research objectives and to ensure clarity and relevance for the target population. Platform selection was guided by the expectation that these channels would reach taxpayers in both professional and personal contexts. Data collection proceeded digitally, with responses recorded in real time. Upon obtaining 100 valid responses, data collection was concluded in accordance with the study timeline and the subsequent data analysis phase. A sample size of 100 responses is considered adequate for SEM-PLS analysis, which is well suited for exploratory and prediction-oriented research with complex models and relatively small samples (Lowry and Gaskin, 2014). Participation in the survey was voluntary, and respondents were assured of the anonymity and confidentiality of their responses. Measurement items were adapted from validated instruments in prior information systems research and adjusted to fit the e-filing context to ensure content validity.

## 2. Data Analysis

Moderation analysis is a statistical technique used to examine how the relationship between independent and dependent variables changes as a function of a moderating variable (Hardika *et al.*, 2022). This approach is widely applied in social science research due to its ability to capture complex interaction effects and provide nuanced insights into behavioral relationships (Sekaran and Bougie, 2016). In this study, Structural Equation Modeling with Partial Least Squares (SEM-PLS) was selected as the primary analytical technique due to the behavioral nature of the constructs examined and the complexity of the proposed research model. Moreover, SEM-PLS is well suited to this study because it supports theory extension and prediction-oriented analysis when established information systems models are integrated and examined within a public e-government context.

SEM-PLS is particularly appropriate for this research because it enables the simultaneous analysis of multiple latent variables and complex causal relationships, including moderating effects (Lowry and Gaskin, 2014). In the context of e-filing adoption and continuance, SEM-PLS was used to model the relationships among perceived ease of use, perceived usefulness, information system quality, perceived system security, trust, and usage behavior. Compared with traditional regression techniques, SEM-PLS offers greater flexibility in handling non-normal data distributions and is therefore well suited to survey-based research involving perceptual measures. The use of SEM-PLS thus represents a deliberate methodological choice aimed at generating robust and actionable insights into taxpayer behavior.

Model refinement was conducted in accordance with established SEM-PLS guidelines to ensure measurement validity and theoretical coherence. Indicators that failed to meet accepted thresholds for factor loadings and discriminant validity were removed to preserve the integrity of the measurement model (Hair *et al.*, 2014). Although

trust was initially specified as a moderating variable based on prior theoretical and empirical literature, empirical evaluation indicated that it did not satisfy the statistical requirements for moderation. Consequently, the structural model was refined while retaining trust for theoretical interpretation in the discussion section.

#### **D. Results & Discussion**

The results of the structural model indicate that perceived ease of use, information system quality, and perceived system security significantly influence both intention to use and continued use of the e-filing system. All direct relationships specified in the model were statistically significant, with p-values below 0.05. The moderating effect of trust on the relationships between system perceptions and usage behavior was not statistically supported and was therefore excluded from the final structural model.

Analysis of the direct effects reveals positive relationships between the independent variables and the dependent variables. For intention to use e-filing (Y1), information system quality (X2) exhibited the strongest effect ( $\beta = 0.37$ ), followed by perceived system security (X3) ( $\beta = 0.29$ ) and perceived ease of use (X1) ( $\beta = 0.17$ ). These results indicate that system-related factors play a more prominent role than ease of use in shaping taxpayers' intentions to engage with the e-filing system.

Similarly, perceived ease of use, information system quality, and perceived system security were found to have significant positive effects on continued use of e-filing (Y2). The direction and magnitude of these relationships suggest consistency between factors influencing initial intention and those influencing sustained usage behavior. Overall, the results demonstrate that information system quality and perceived system security are the most influential predictors of e-filing usage outcomes, while perceived ease of use plays a comparatively weaker but still significant role.

This study set out to examine the factors influencing intention to use and continued use of the e-filing system in Indonesia by integrating the Technology Acceptance Model (TAM), the DeLone and McLean Information Systems Success Model, and perceived system security, with trust initially specified as a moderating variable. The results demonstrate that perceived ease of use, information system quality, and perceived system security significantly influence both intention to use and continued use of e-filing, while the moderating role of trust was not supported. These findings offer important theoretical and contextual insights into information system behavior in public sector digital environments.

One of the most notable findings of this study is the absence of trust as a significant moderating factor. Prior research has frequently emphasized trust as a mechanism for reducing uncertainty in technology use, particularly in contexts where users lack direct visibility into system processes (Lee and See, 2004; Riegelsberger *et al.*, 2005). However, the results suggest that in institutionalized and semi-mandatory e-government systems such as tax e-filing, trust does not significantly strengthen or weaken the relationships between system perceptions and usage behavior. Instead, taxpayers' continued interaction with the system appears to be shaped primarily by their direct evaluations of system performance and functionality. From a predictive perspective, this finding aligns with the view that models optimized for theoretical explanation do not always yield the strongest predictive performance, and that empirically refined models may better capture behavioral patterns in specific contexts (Chin *et al.*, 2020; Shmueli, 2010). In this study, the refined model provides clearer insight into continuance behavior within an institutional e-government setting, while simultaneously highlighting the context-dependent role of trust.

The strong and consistent effects of information system quality and perceived system security further reinforce this interpretation. Information system quality emerged as the most influential predictor of intention to use e-filing, followed by perceived system security. In public e-government systems, the information system constitutes the primary interface through which citizens experience public administration. Consequently, perceptions of system reliability, accuracy, and stability are interpreted not merely as technical attributes, but also as indicators of administrative competence and procedural reliability. When the e-filing system performs consistently and securely, taxpayers are more likely to view it as a dependable mechanism for fulfilling their tax obligations, thereby supporting both initial intention and continued use.

Perceived system security also plays a central role in shaping e-filing behavior, reflecting the sensitivity of financial and personal data involved in tax reporting. Strong security perceptions reduce perceived risk and uncertainty, reinforcing users' confidence in repeated system interaction. Together, these findings suggest that in public sector digital services, system quality and security operate as institutional assurance mechanisms that substitute for relational trust. Rather than relying on abstract confidence in the system provider, users evaluate the credibility of tax administration through the observable performance of the information system itself.

Perceived ease of use, while significant, exhibited a weaker effect relative to system quality and security. This finding is consistent with prior research suggesting that ease of use is particularly salient during early stages of system interaction, but becomes less decisive as system use becomes routine. In the context of e-filing, ease of use primarily reduces procedural friction and cognitive effort, facilitating compliance efficiency rather than discretionary technology choice. At the same time, while system design and performance clearly influence user behavior, human behavior is shaped rather than determined by system features alone, indicating that trustworthy behavior emerges through the interaction between system performance and user experience rather than from design in isolation.

From a theoretical perspective, these findings contribute to the information systems literature by demonstrating how established acceptance and success models operate within an institutionalized e-government context. The results highlight the limits of TAM when applied in isolation to public sector systems, where usage is shaped not only by individual attitudes but also by administrative structures and compliance expectations. At the same time, the findings extend the DeLone and McLean model by illustrating how information system quality and security acquire broader institutional meaning in public digital services. By integrating continuance behavior into this framework, the study underscores the importance of evaluating long-term system performance rather than focusing exclusively on initial adoption.

From a practical perspective, the findings suggest that sustained use of public e-filing systems is driven primarily by observable system performance rather than by trust as a moderating mechanism. Information system quality and perceived security function as institutional assurance mechanisms, shaping taxpayers' continued engagement by signaling administrative reliability and procedural stability. For tax authorities, this implies that investments in system reliability, accuracy, and security are not merely technical improvements but central components of effective digital governance. Ensuring consistent system performance across filing cycles may therefore be more effective in promoting sustained use than relying solely on trust-building initiatives or regulatory enforcement.

## E. CONCLUSION

This study set out to address a key gap identified in the e-filing and e-government literature, namely the limited understanding of factors influencing the continued use of tax e-filing systems in Indonesia beyond their initial adoption. While prior research has predominantly emphasized acceptance and compliance outcomes, this study demonstrates that sustained use of e-filing is shaped by a distinct set of behavioral and system-related factors operating within an institutionalized public sector context. By examining both intention to use and continued use, the findings respond directly to the call for a deeper understanding of post-adoption behavior in e-government systems.

The results show that perceived ease of use, information system quality, and perceived system security significantly influence both intention to use and continued use of e-filing, with information system quality emerging as the most influential factor. Contrary to assumptions commonly found in the technology acceptance literature, trust does not function as a significant moderating mechanism in this context. This finding extends prior research by suggesting that in semi-mandatory public digital services, users rely less on abstract trust and more on direct evaluations of system performance and security. In doing so, the study contributes to the information systems literature by demonstrating how established models such as TAM and the DeLone and McLean IS Success Model operate differently in institutionalized e-government environments, where system performance becomes a proxy for administrative effectiveness.

From a practical perspective, the findings suggest that governments seeking to promote sustained use of e-filing systems should prioritize investments in system reliability, accuracy, and security rather than focusing solely on trust-building initiatives. Because citizens experience governance primarily through their interaction with digital systems, consistent system performance functions as a central mechanism for reinforcing compliance and continued engagement. Accordingly, the design and management of e-filing systems should be viewed not only as technical undertakings, but as integral components of digital governance strategy. Future research may build on these findings by examining continuance behavior longitudinally, refining the conceptualization of trust in public sector information systems, and exploring how institutional contexts shape user-system interactions across different e-government settings.

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