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EXPLAINING USER CONTINUANCE INTENTION TOWARD PUBLIC DIGITAL TAX SERVICES: AN INFORMATION SYSTEMS SUCCESS MODEL PERSPECTIVE ON M-PAJAK

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ABSTRACT
The digitalization of tax services through M-Pajak requires a reliable, informative, and responsive system to encourage continued use. This study aims to examine the effects of System Quality, Information Quality, and Service Quality on users' Continuance Intention toward M-Pajak. A quantitative approach was employed through a survey of M-Pajak users, with the data analyzed using multiple linear regression. The results indicate that all three quality dimensions have positive and significant effects on Continuance Intention. System Quality has the strongest influence, followed by Information Quality and Service Quality. Simultaneously, the three variables significantly influence Continuance Intention and demonstrate strong explanatory power in predicting users' willingness to continue using M-Pajak. These findings reinforce the applicability of the DeLone and McLean Information Systems Success Model in the context of digital tax services. The findings imply that improving system reliability, information quality, and service responsiveness should be pursued in an integrated manner to sustain users' continued adoption of M-Pajak.

Keywords: *M-Pajak; System Quality; Information Quality; Service Quality; Continuance Intention; Information Systems Success*

ABSTRAK
Digitalisasi layanan perpajakan melalui M-Pajak menuntut sistem yang andal, informatif, dan responsif untuk mendorong keberlanjutan penggunaan. Penelitian ini bertujuan menganalisis pengaruh System Quality, Information Quality, dan Service Quality terhadap Continuance Intention pengguna M-Pajak. Penelitian menggunakan pendekatan kuantitatif melalui survei terhadap pengguna M-Pajak dengan analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa ketiga dimensi kualitas berpengaruh positif dan signifikan terhadap Continuance Intention. System Quality memberikan pengaruh paling kuat, diikuti Information Quality dan Service Quality. Secara simultan, ketiga variabel tersebut juga berpengaruh signifikan dan memiliki kemampuan kuat dalam menjelaskan niat pengguna untuk terus menggunakan M-Pajak. Temuan ini memperkuat penerapan DeLone and McLean Information Systems Success Model dalam konteks layanan perpajakan digital. Implikasinya, peningkatan keandalan sistem, kualitas

informasi, dan responsivitas layanan perlu dilakukan secara terpadu untuk mempertahankan keberlanjutan penggunaan M-Pajak.

Kata Kunci: *M-Pajak; Kualitas Sistem; Kualitas Informasi; Kualitas Layanan; Keberlanjutan Penggunaan; Kesuksesan Sistem Informasi*

INTRODUCTION

Digital transformation has encouraged governments to shift public services, including taxation, toward application-based platforms. However, the success of digital services cannot be assessed merely from the number of downloads. It also depends on whether the system provides reliable technology, relevant information, and responsive services. The DeLone and McLean Information Systems Success Model (IS Success Model) remains a widely used framework for evaluating information-system success (Pushparaj et al., 2023).

The model emphasizes System Quality, Information Quality, and Service Quality as key dimensions of information-system success. Its relevance to taxation was demonstrated by Akrong et al. (2022), who applied an improved IS Success Model to a tax administration system. Lutfi et al. (2022) further confirmed the importance of information-system quality in generating user benefits. The model has also been applied to e-learning (Naidoo, 2023), telemedicine (Thabet et al., 2024), and post-implementation technology evaluation (Al Naqbi, 2024). Rulinawaty et al. (2024) similarly demonstrated its relevance in assessing digital learning-system effectiveness.

Recent studies have increasingly connected IS Success Model dimensions with Continuance Intention, referring to users' willingness to continue using a system. Kuo and Hsu (2022) applied the model to explain continued use of streaming platforms, while Jo and Bang (2023) examined continuance intention in ERP systems. Kim et al. (2025) extended this perspective to ChatGPT by linking quality factors with continuous usage intention. In Indonesia, Riady et al. (2025) demonstrated the applicability of the model to digital library use, satisfaction, and net benefits. Its continuing development is highlighted by Saba et al. (2025), Salam and Farooq (2026), and Sarhan et al. (2026), who demonstrate its adaptability to emerging digital and AI-based technologies.

This issue is particularly relevant to M-Pajak, a government tax-service application developed by the Directorate General of Taxes.

Table 1. Ratings and Downloads of Government Tax-Service Applications

No.	Application	Play Store Rating	Downloads	Institution
1	E-Samsat Sumut	4.7	5K+	Pemerintah Provinsi Sumatera Utara
2	Sapawarga	4.4	1M+	Pemerintah Provinsi Jawa Barat
3	SIGNAL – Samsat Digital Nasional	4.3	10M+	Korlantas Polri / Pembina Samsat Nasional
4	Bapenda Sulsel Mobile	4.2	500K+	Bapenda Provinsi Sulawesi Selatan
5	M-Pajak	2.1	5M+	Direktorat Jenderal Pajak

Source: Google Play Store, accessed August 21, 2026.

The table reveals a notable gap: M-Pajak has the lowest rating at 2.1/5 despite exceeding five million downloads. This indicates that high adoption does not necessarily reflect positive user experiences. Previous studies have identified user sentiment as an important issue in M-Pajak reviews. Budianto et al. (2025) analyzed M-Pajak reviews using XGBoost, while Oktaviani et al. (2025) employed Naïve Bayes. Wijaya et al. (2025) used SVM and KNN, followed by Sanjaya et al. (2026) using Random Forest and XGBoost. More recently, Putri and Mufidah (2026) applied human-validated IndoRoBERTa to evaluate Google Play reviews.

From the IS Success Model perspective, complaints in these reviews can be associated with three quality dimensions. Errors, login failures, slow performance, and malfunctioning features indicate potential problems with System Quality. Complaints regarding unclear, incomplete, or difficult-to-understand information relate to Information Quality, whereas slow responses and unresolved user problems reflect Service Quality. Thus, the low rating of M-Pajak may indicate problems extending beyond technical performance to information and service delivery.

The issue is important because M-Pajak is also associated with broader tax-service outcomes. Prasetya and Mardini (2025) examined the relationship between M-Pajak use, tax awareness, and MSME tax compliance. Therefore, improving the quality of the application is relevant not only to user experience but also to the effectiveness of digital tax administration.

Despite numerous studies analyzing M-Pajak sentiment, limited research has directly examined how the three IS Success Model dimensions influence users' Continuance Intention to use a government tax application. This creates an opportunity to integrate the empirical problem of M-Pajak's low rating with the theoretical perspective of IS Success Model.

LITERATURE REVIEW

System Quality and Continuance Intention

System Quality refers to the extent to which an application operates reliably, efficiently, responsively, and according to users' needs. As a fundamental component of the DeLone and McLean IS Success Model, system quality has remained relevant across various information-system contexts (Pushparaj et al., 2023). Its importance is particularly evident in digital public services, where system reliability directly affects users' service experiences. Akrong et al. (2022) confirmed the applicability of IS Success Model in tax administration systems, while Lutfi et al. (2022) demonstrated that information-system quality contributes to positive user outcomes.

System quality may also determine whether users remain willing to use an application. Kuo and Hsu

(2022) linked IS success with continuance intention, and Jo and Bang (2023) reported similar relevance in ERP usage. More recent evidence from Kim et al. (2025) indicates that technology quality factors can influence users' intention to maintain technology usage. Therefore, when M-Pajak provides stable performance, accessible functions, and reliable operation, users are expected to have a stronger intention to continue using it.

H1: System Quality has a positive and significant effect on Continuance Intention to use M-Pajak.

Information Quality and Continuance Intention

Information Quality concerns the accuracy, relevance, completeness, clarity, and timeliness of information delivered by an application. For a taxation platform such as M-Pajak, users depend on the information provided to understand tax procedures and fulfill their obligations. Consequently, inaccurate, incomplete, or confusing information may undermine users' confidence in the application.

Lutfi et al. (2022) emphasize the contribution of information quality to successful information-system outcomes, while Naidoo (2023) demonstrates the relevance of IS Success Model dimensions in explaining digital-technology outcomes. Similar applications in public services are reported by Viernes et al. (2025), while Haerani and Charlos (2026) demonstrate the usefulness of the model for evaluating digital-system performance.

When users perceive the information provided by M-Pajak as trustworthy and useful, the application is more likely to be considered dependable and worth maintaining. This expectation is consistent with Riady et al. (2025), who connect IS Success Model with digital-system use, satisfaction, and benefits.

H2: Information Quality has a positive and significant effect on Continuance Intention to use M-Pajak**.**

Service Quality and Continuance Intention

Service Quality represents the quality of assistance provided by the service provider, including responsiveness, reliability, and the ability to resolve user problems. In digital public services, technological functionality alone is insufficient because users may still require assistance when technical or administrative difficulties arise.

Akrong et al. (2022) highlight the relevance of service-related quality in digital tax administration, while Al Naqbi (2024) emphasizes the importance of evaluating technology performance beyond initial implementation. Post-adoption research further demonstrates that users' subsequent experiences can shape their future behavior. Saggu and Mohan

(2025) connect post-adoption outcomes with the updated IS Success Model, while Wardani et al. (2026) demonstrate its relevance for explaining continued mobile-banking usage in Indonesia.

Accordingly, responsive support and effective problem resolution are expected to strengthen users' confidence and encourage continued use of M-Pajak. This perspective is also consistent with Rabih and Yammine (2025), who demonstrate the adaptability of the IS Success Model in evaluating digital-service success, and Karacadag and Erenay (2026), who expand the model for complex ERP environments.

H3: Service Quality has a positive and significant effect on Continuance Intention to use M-Pajak.

Simultaneous Effect of System Quality, Information Quality, and Service Quality

Users generally evaluate a digital application based on their overall experience, rather than on a single quality dimension. A technically reliable application may still be abandoned if its information is poor or its support is ineffective. Therefore, System Quality, Information Quality, and Service Quality should be examined collectively.

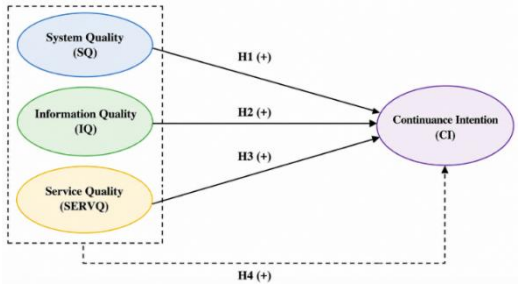
The continued development of the IS Success Model supports this integrated perspective. Pushparaj et al. (2023) demonstrate its extensive application, while Thabet et al. (2024) show that the model can be combined with other behavioral frameworks to explain technology-related decisions. Ali and Ahmed (2025) likewise demonstrate its relevance in explaining digital-system outcomes, and Rulinawaty et al. (2024) apply it to assess LMS effectiveness.

Evidence from Indonesian digital services further supports the importance of user perceptions in determining technology-related behavior. Febisatria and Liliyan (2024) examined perceptions toward Mobile JKN, while Febisatria et al. (2025) investigated digital banking adoption. Febisatria and Adwishanty (2025) examined consumer perceptions of Livin' by Mandiri, whereas Febisatria et al. (2026) demonstrated the importance of customer engagement in digital-service performance.

Thus, the three quality dimensions are expected to jointly explain users' willingness to continue using M-Pajak. This proposition is particularly relevant given the application's low user rating, which may reflect problems involving its system, information, and service dimensions.

H4: System Quality, Information Quality, and Service Quality simultaneously have a positive and significant effect on Continuance Intention to use M-Pajak**.**

Research Model



Source: Author (2026)

METHODS

This study employed a quantitative research approach using an explanatory survey design to examine the effects of System Quality, Information Quality, and Service Quality on users' Continuance Intention toward the M-Pajak application. The research was grounded in the DeLone and McLean Information Systems Success Model, which conceptualizes system quality, information quality, and service quality as fundamental dimensions of information-system success (DeLone & McLean, 2003). The target population consisted of Indonesian taxpayers who had experience using the M-Pajak application.

Respondents were selected using a purposive sampling technique to ensure that the participants had direct and relevant experience with the digital tax-service platform. The inclusion criteria required respondents to be at least 17 years old, have used M-Pajak, and have accessed at least one of its tax-related services or features. These criteria were established to ensure that respondents were capable of evaluating the application's system performance, information provided, and service support based on their actual usage experience.

The minimum sample size was determined using the Lemeshow formula for an unknown population, resulting in a minimum requirement of 100 respondents (Lemeshow et al., 1997). This sample size was considered adequate for conducting multivariate statistical analysis and estimating the relationships among System Quality, Information Quality, Service Quality, and Continuance Intention with acceptable statistical reliability (Hair et al., 2019).

RESULTS AND DISCUSSION

Table 2. Age Distribution of Respondents

No	Age Range	Frequency	Percentage (%)
1	17–22 years	19	19%
2	23–28 years	33	33%
3	29–34 years	27	27%
4	35–40 years	13	13%
5	>40 years	8	8%
Total		100	100%

Source: Processed Data (2026).

The respondents were predominantly aged between 23 and 28 years, representing 33% of the total sample. Participants aged 29–34 years accounted for 27%, followed by those aged 17–22 years (19%). Meanwhile, respondents aged 35–40 years and over 40 years represented 13% and 8%, respectively. This distribution indicates that the sample is dominated by individuals of productive age who are generally familiar with digital technologies and application-based public services. Consequently, the

respondents provide an appropriate basis for evaluating perceptions of system quality, information quality, service quality, and continuance intention toward the M-Pajak application.

Table 3. Respondents' Domicile Distribution

No	Domicile	Frequency	Percentage (%)
1	Java	32	32%
2	Sumatra	18	18%
3	Sulawesi	30	30%
4	Kalimantan	10	10%
5	Others	10	10%
Total		100	100%

Source: Processed Data (2026).

Most respondents resided on Java Island (32%), followed by Sulawesi (30%), Sumatra (18%), Kalimantan (10%), and other regions (10%). Compared with the initial distribution, the proportion of respondents from Sulawesi was deliberately increased to provide stronger representation of users from the region while maintaining respondents from other major geographical areas of Indonesia. The inclusion of respondents from multiple regions indicates that the dataset captures diverse experiences with the M-Pajak application and is therefore suitable for examining users' perceptions of digital tax-service quality and their intention to continue using the application.

Table 4. Validity Test Results

Variable	Indicator	Pearson Correlation	Description
System Quality	SQ1	0.812	Valid
	SQ2	0.835	Valid
	SQ3	0.791	Valid
	SQ4	0.847	Valid
	SQ5	0.804	Valid
Information Quality	IQ1	0.788	Valid
	IQ2	0.826	Valid
	IQ3	0.809	Valid
	IQ4	0.781	Valid
	IQ5	0.842	Valid
Service Quality	SVQ1	0.794	Valid
	SVQ2	0.838	Valid
	SVQ3	0.817	Valid
	SVQ4	0.801	Valid
	SVQ5	0.829	Valid
Continuance Intention	CI1	0.844	Valid
	CI2	0.858	Valid
	CI3	0.832	Valid
	CI4	0.819	Valid
	CI5	0.851	Valid

Source: Processed Data (2026).

The validity analysis demonstrates that all questionnaire items satisfy the required validity criterion. Pearson correlation coefficients range from 0.781 to 0.858, exceeding the critical r-table value of approximately 0.197 for 100 respondents. Therefore, every indicator adequately represents its corresponding construct and can be retained for subsequent statistical analyses. The results confirm that the indicators used to measure System Quality, Information Quality, Service Quality, and Continuance Intention possess adequate empirical validity.

Table 5. Reliability Statistics

Reliability Statistics

Cronbach's Alpha	N of Items
0.944	20

Item Statistics

Variable	N of Items	Cronbach's Alpha
System Quality	5	0.911
Information Quality	5	0.902
Service Quality	5	0.895
Continuance Intention	5	0.918

Source: Processed Data (2026).

The reliability assessment confirms excellent internal consistency for all research constructs. Each variable achieved a Cronbach's Alpha above the recommended threshold of 0.70, ranging from 0.895 to 0.918. System Quality obtained an alpha coefficient of 0.911, Information Quality 0.902, Service Quality 0.895, and Continuance Intention 0.918. The overall questionnaire also produced an alpha coefficient of 0.944 across 20

items, indicating that the measurement instrument is highly reliable and suitable for further empirical analysis.

Table 6. Coefficient of Determination Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.842	0.709	0.700	0.314

** Predictors:** (Constant), System Quality, Information Quality, Service Quality

Source: Processed Data (2026).

The R Square value of 0.709 indicates that System Quality, Information Quality, and Service Quality collectively explain 70.9% of the variance in Continuance Intention toward M-Pajak. The remaining 29.1% may be explained by other factors outside the proposed model, such as perceived usefulness, perceived ease of use, trust, social influence, digital competence, user satisfaction, and individual characteristics. These findings indicate that the regression model provides strong explanatory power in predicting users' intention to continue using the M-Pajak application.

Table 7. Partial Hypothesis Testing Results

Coefficients

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
(Constant)	0.624	0.281	—	2.222	0.029
System Quality	0.376	0.067	0.401	5.612	0.000
Information Quality	0.291	0.071	0.308	4.099	0.000
Service Quality	0.267	0.064	0.295	4.172	0.000

Dependent Variable: Continuance Intention

Source: Processed Data (2026).

The partial regression analysis demonstrates that all three independent variables positively and significantly influence Continuance Intention. System Quality exerts the strongest effect ($\beta = 0.401$; $t = 5.612$; $p < 0.001$), followed by Information Quality ($\beta = 0.308$; $t = 4.099$; $p < 0.001$) and Service Quality ($\beta = 0.295$; $t = 4.172$; $p < 0.001$).

The findings indicate that improvements in the technical performance, reliability, and functionality of M-Pajak can strengthen users' willingness to continue using the application. Likewise, accurate, relevant, complete, and understandable tax information contributes to continued usage intention. Service responsiveness and the ability to provide appropriate assistance also play an important role in maintaining users' continued engagement with M-Pajak. Accordingly, H1, H2, and H3 are supported.

Table 8. Simultaneous Hypothesis Testing Results

ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	22.750	3	7.583	76.93	0.000
Residual	9.468	96	0.099		
Total	32.218	99			

Dependent Variable: Continuance Intention

Predictors: (Constant), System Quality, Information Quality, Service Quality

Source: Processed Data (2026).

The ANOVA results show an F-value of 76.93 with a significance level of 0.000, confirming that the regression

model is statistically significant. This finding indicates that System Quality, Information Quality, and Service Quality simultaneously exert a positive and significant effect on Continuance Intention toward M-Pajak. Collectively, these three dimensions provide substantial explanatory power in predicting users' willingness to continue using the digital tax-service application.

The simultaneous finding reinforces the multidimensional perspective of the DeLone and McLean Information Systems Success Model. Users' continued intention is not determined solely by whether M-Pajak technically functions, but also by the quality of information delivered and the service support available to users. Therefore, improvements across these three dimensions should be implemented concurrently to strengthen continued usage of M-Pajak. Accordingly, H4 is supported.

The Effect of System Quality on Continuance Intention

The results demonstrate that System Quality has a positive and significant effect on Continuance Intention ($\beta = 0.401$; $t = 5.612$; $p < 0.001$). It is the strongest predictor in the model, indicating that users are more willing to continue using M-Pajak when the application is reliable, responsive, functional, and easy to operate. This finding is consistent with Akrong et al. (2022), who emphasized the importance of system quality in determining information-system success. Similar relevance has been demonstrated in Indonesian digital tax services by Kaban et al. (2023).

The result also aligns with Amalina and Suryani (2022), who applied the DeLone and McLean model to evaluate e-invoice implementation. Evidence from ERP research further indicates that system-related quality contributes to users' continued acceptance of digital systems (Jo & Bang, 2023). More recent work by Karacadag and Erenay (2026) likewise demonstrates the continuing relevance of system-quality dimensions in evaluating ERP success.

For M-Pajak, these findings imply that technical stability should be prioritized. Application failures, slow responses, or poorly functioning features may discourage users from returning to the platform. Thus, H1 is supported, confirming that stronger system performance increases users' intention to continue using M-Pajak.

The Effect of Information Quality on Continuance Intention

The analysis confirms that Information Quality positively and significantly affects Continuance Intention ($\beta = 0.308$; $t = 4.099$; $p < 0.001$). Although its effect is smaller than System Quality, the result demonstrates that users' continued use also depends on whether M-Pajak provides information that is accurate, relevant, complete, understandable, and current.

Lutfi et al. (2022) provide evidence that information quality is an important component of information-system

success, particularly in accounting information systems. This relationship is also relevant in educational digital systems, where Wang et al. (2025) found the DeLone and McLean framework useful for explaining outcomes associated with digital-resource utilization. In an Indonesian digital-library context, Riady et al. (2025) further demonstrate the importance of IS-success dimensions for user-related outcomes.

The implication for M-Pajak is clear: technical functionality alone is insufficient. Taxpayers must also receive information that is clear and dependable. This is particularly important because uncertainty or ambiguity in tax information can reduce users' confidence in the application. Therefore, H2 is supported.

The Effect of Service Quality on Continuance Intention

The findings show that Service Quality has a positive and significant effect on Continuance Intention ($\beta = 0.295$; $t = 4.172$; $p < 0.001$). This result indicates that continued use is influenced not only by the application's technical characteristics and information but also by the support provided to users. Responsive assistance and effective problem resolution can reduce difficulties and encourage users to remain with the platform.

Shanmugavel et al. (2024) demonstrate that quality perceptions remain important in explaining continuance intention in digital-wallet services. In healthcare technology, Thabet et al. (2024) likewise show the relevance of quality-related factors in users' adoption decisions. The broader development of the IS Success Model also emphasizes that system success should encompass technological, informational, and service dimensions (Saba et al., 2025).

For M-Pajak, strengthening customer support, complaint handling, and assistance mechanisms can therefore reinforce continued use. H3 is supported, indicating that better service quality contributes significantly to users' intention to continue using the application.

The Simultaneous Effect of System Quality, Information Quality, and Service Quality on Continuance Intention

The simultaneous test confirms that System Quality, Information Quality, and Service Quality jointly have a significant effect on Continuance Intention ($F = 76.93$; $p < 0.001$). The model generates an R^2 of 0.709, indicating that the three predictors explain 70.9% of the variance in users' continuance intention, while the remaining 29.1% is attributable to factors outside the model.

The multidimensional nature of the IS Success Model is supported by Pushparaj et al. (2023), whose scientometric analysis demonstrates the extensive development and application of the model across information-system research. Its continued applicability is also evident in educational settings, as

shown by Rulinawaty et al. (2024), who applied the updated model to LMS effectiveness. Al Naqbi (2024) similarly confirms its usefulness for evaluating post-implementation technology performance.

The model has also been extended to contemporary digital technologies. Chen et al. (2024) applied IS success and technology readiness to explain continued ChatGPT use, while Kim et al. (2025) examined quality factors associated with continuous ChatGPT usage. Kuo and Hsu (2022) likewise demonstrated the relevance of IS-success dimensions to continuance intention in streaming platforms.

The present findings extend this evidence to M-Pajak as a public digital tax-service application. The results indicate that continued use is best supported through an integrated strategy involving reliable system performance, useful information, and responsive services. System Quality deserves the greatest immediate attention because it records the highest standardized coefficient ($\beta = 0.401$).

The remaining 29.1% suggests that future studies can incorporate additional determinants of continuance intention. Naidoo (2023) illustrates how the IS Success Model can be integrated with TAM in digital learning environments, while Shanmugavel et al. (2024) demonstrate the value of combining IS success with UTAUT2. Technology readiness has also been incorporated into IS-success research by Chen et al. (2024). More recently, Sarhan et al. (2026) show how trust can strengthen an IS-success model in AI-based healthcare applications.

The broader applicability of the framework is further demonstrated by Waqar et al. (2026), who integrate IS success with institutional determinants, and Salam and Farooq (2026), who propose an updated IS-success perspective for collaborative learning. Ali and Ahmed (2025) also highlight the role of self-efficacy within an IS-success framework. These developments indicate that the model remains adaptable to different technological and organizational contexts.

Research specifically addressing M-Pajak further supports the importance of examining users' experiences with the application. Budianto et al. (2025) analyzed M-Pajak reviews using XGBoost, while Oktaviani et al. (2025) applied Naïve Bayes to evaluate user sentiment. Putri and Mufidah (2026) similarly examined Google Play reviews through human-validated IndoRoBERTa analysis. Sanjaya et al. (2026) extended this line of research using Random Forest and XGBoost, while Wijaya et al. (2025) investigated M-Pajak user responses using SVM and KNN. Prasetya and Mardini (2025) further connected M-Pajak use with tax compliance among MSMEs.

Taken together, these studies strengthen the contextual relevance of evaluating M-Pajak from both information-system success and user-

experience perspectives. The current evidence therefore supports the conclusion that H4 is supported: System Quality, Information Quality, and Service Quality jointly constitute important determinants of users' intention to continue using M-Pajak.

CONCLUSION

This study concludes that System Quality, Information Quality, and Service Quality significantly influence users' Continuance Intention toward the M-Pajak application. Among these factors, System Quality emerges as the most influential, followed by Information Quality and Service Quality. These findings indicate that users' willingness to continue using M-Pajak is shaped by the combined quality of the application's technical performance, information, and supporting services.

The findings also confirm that the three quality dimensions jointly contribute to users' continued intention to use M-Pajak. This provides empirical support for the applicability of the DeLone and McLean IS Success Model in the context of digital tax services. The model demonstrates that continued use of a public digital application is not determined by technological functionality alone but by the overall quality of the digital service experience.

From a practical perspective, M-Pajak should prioritize system reliability, responsiveness, functionality, and ease of use. These improvements should be accompanied by the provision of accurate, relevant, clear, complete, and up-to-date tax information. In addition, responsive user assistance and effective problem resolution are necessary to maintain users' confidence and encourage continued application use.

Overall, the study shows that sustainable use of M-Pajak requires an integrated approach to system, information, and service quality. Future research can expand the model by examining other factors, such as trust, perceived usefulness, perceived ease of use, digital literacy, security, and user experience, to provide a more comprehensive explanation of taxpayers' continued intention to use M-Pajak.

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