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# The influence of coretax implementation, tax literacy, and tax service quality on individual taxpayer compliance

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**ABSTRACT**

Taxpayer compliance remains a central governance challenge in Indonesia, particularly amid the nationwide rollout of the Core Tax Administration System (Coretax) since January 2025. While Coretax, tax literacy, and tax service quality have each attracted scholarly attention individually, no study has empirically examined all three determinants simultaneously within the post-Coretax environment for individual taxpayers a gap this study addresses. A quantitative survey was administered to 150 individual taxpayers with direct Coretax experience; data were analyzed using multiple linear regression in IBM SPSS Statistics 26. Results show that Coretax Implementation exerts no statistically significant direct effect on compliance ($B = 0.056$, $t = 0.855$, $p = 0.394$), whereas Tax Literacy ($\beta = 0.507$, $t = 6.623$, $p < 0.001$) and Tax Service Quality ($\beta = 0.352$, $t = 4.314$, $p < 0.001$) both demonstrate positive and significant effects. The three variables jointly explain 74.7 percent of compliance variance (Adjusted $R^2 = 0.747$; $F(3, 146) = 147.731$, $p < 0.001$). Theoretically, this study advances TAM, TPB, and the Slippery Slope Framework by demonstrating that digital tax infrastructure produces compliance gains only when concurrent levels of taxpayer literacy and service quality are adequate. Practically, the DJP should treat Coretax deployment as one element of an integrated strategy that prioritizes sustained tax literacy investment and continuous service quality improvement over technology rollout alone.



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## 1. INTRODUCTION

Taxpayer compliance is a central governance imperative and a revenue-critical challenge for fiscal authorities in developing economies. In Indonesia, the persistent tax gap defined as the divergence between legally owed taxes and amounts actually collected constrains fiscal capacity and impedes public service delivery. The Directorate General of Taxes (Direktorat Jenderal Pajak/DJP) has pursued successive administrative reforms, yet individual taxpayer compliance rates remain suboptimal, warranting rigorous inquiry into their behavioral, institutional, and technological determinants (Pratama & Wahyudi, 2022). A landmark development is the nationwide rollout of the Core Tax Administration System (Coretax) in January 2025, which consolidates previously disparate platforms e-Filing, e-Billing, e-Faktur, and taxpayer account management into a unified digital ecosystem designed to streamline compliance, enhance data integrity, and enable real-time

monitoring (Taxes, 2024). Policymakers anticipate a meaningful increase in voluntary compliance as a direct consequence of this technological modernization (Nugroho & Puspitasari, 2025). Technology alone, however, does not operate in isolation. Two foundational compliance conditions remain critical regardless of system architecture: the cognitive capacity of taxpayers to navigate their obligations (tax literacy) and the quality of institutional support they receive from the tax authority (tax service quality). Tax literacy defined as taxpayers' capacity to comprehend the tax system, recognize their rights and obligations, and correctly fulfill compliance procedures is consistently identified as a foundational compliance determinant (OECD, 2022). Where literacy is weak, the system appears opaque and compliance erodes. Indonesian studies confirm this positive literacy compliance relationship (Kurniawan & Lestari, 2023; Rachmat & Indriani, 2024). (Gerçek et al., 2026), through structural equation modeling of 778 Turkish taxpayers, found the affective dimension of tax literacy operating through trust, fairness perception, and attitudinal orientation to be more influential than the purely cognitive dimension, suggesting that literacy shapes compliance more through the disposition it cultivates toward the tax authority than through technical rule mastery alone. (Öksüz & Dogan, 2025) further validated a fourteen-item, three-factor tax literacy scale, establishing methodological grounding for multidimensional measurement. Comparable evidence from the Czech Republic (Jiříková, 2025) and Russia (Ilynykh, 2025) confirms the literacy–compliance linkage as a cross-culturally robust regularity. Tax service quality encompassing the responsiveness, reliability, empathy, and accessibility of tax officials and digital platforms similarly shapes taxpayer perceptions of systemic fairness and administrative efficiency, reinforcing trust and voluntary compliance (Akbar & Heryanto, 2022; Wulandari et al., 2023). (Hoang et al., 2024), studying 362 Vietnamese SMEs, confirmed that service quality affects compliance both directly and indirectly through taxpayer trust; notably, tax knowledge negatively moderates this relationship, suggesting that more knowledgeable taxpayers apply stricter service standards. (Au et al., 2023) validated a thirteen-item, two-factor scale (responsiveness and professionalism), providing empirical grounding for operationalizing this construct.

Research Gap and Study Rationale, despite this body of individual-variable research, three specific gaps remain unaddressed in the literature. First, no prior study has simultaneously examined Coretax implementation, tax literacy, and tax service quality as joint predictors of individual taxpayer compliance within a single analytical framework; most studies investigate these constructs in isolation (Handayani & Firmansyah, 2022). Second, evidence specifically addressing the post-Coretax environment (post-January 2025) is virtually absent: (Kristiana et al., 2025) investigated a comparable Core Tax Administration System (CTAS) among Indonesian tourism-sector SMEs, but their findings are restricted to organizational taxpayers in a single sector, leaving the individual taxpayer population unexamined. (Tedjakusuma et al., 2026) studied Coretax users but focused narrowly on system-quality antecedents of usage intention rather than compliance outcomes. Third, no study has empirically tested whether the compliance effect of Coretax depends on the concurrent levels of taxpayer literacy and service quality a synergistic question that single-variable research is structurally unable to address.

The urgency of this study is heightened by the ongoing policy debate surrounding Coretax's operational effectiveness since its 2025 rollout, and by the DJP's need for evidence-based guidance on how to maximize the compliance return on its digitalization investment. This study fills all three gaps by simultaneously testing the direct effects of Coretax implementation, tax literacy, and tax service quality on individual taxpayer compliance in the newly digitalized Indonesian tax environment. Novelty and Contribution of the Study, the novelty of this study is threefold. Contextually, it constitutes the first empirical examination of Coretax's compliance effect on individual taxpayers following the system's full-scale national implementation in January 2025 a uniquely time-sensitive contribution given the system's recent deployment and the current policy debate surrounding its effectiveness. Analytically, it is the first study to integrate digital system implementation, tax literacy, and service quality into a unified regression framework for the individual taxpayer population, enabling direct comparison of their relative explanatory weights (standardized β coefficients) rather than inferring them from separate studies. Theoretically, it advances the existing literature by empirically demonstrating that the Technology Acceptance Model (TAM), the Theory of Planned Behavior (TPB), and the SERVQUAL–Slippery Slope

Framework operate jointly rather than independently in shaping compliance outcomes in the post-Coretax context, a multi-theory integration not previously tested empirically.

Theoretical Framework, three complementary theoretical frameworks underpin this study. The Technology Acceptance Model (TAM), originally developed by Davis (1989, as cited in (Prasetyo & Mulyani, 2022; Yuliana et al., 2024), holds that a technology's behavioral impact is mediated by users' perceived ease of use and perceived usefulness. Applied to Coretax an ERP-based platform integrating registration, return filing, payment processing, audit management, and account administration (Taxes, 2024) TAM predicts that compliance gains will materialize only once taxpayers have sufficiently internalized the system's functional utility. Indonesia's self-assessment mechanism, under which individuals bear sole responsibility for calculating, remitting, and reporting their own tax liabilities, renders both digital competence and system usability prerequisites for accurate compliance (Kurniawan & Lestari, 2023). The Theory of Planned Behavior (TPB) offers complementary explanatory power. According to (Ajzen, 1991), behavior is jointly determined by attitudes toward the behavior, prevailing subjective norms, and perceived behavioral control. Applied to taxation, digital systems such as Coretax strengthen perceived behavioral control by simplifying compliance processes; tax literacy nurtures favorable attitudes toward the tax system; and high-quality service provision consolidates trust-based compliance norms. Contemporary research affirms TPB's continuing relevance as an explanatory framework for compliance in self-assessment systems undergoing digitalization. Tax service quality is conceptualized through the SERVQUAL framework, comprising tangibles, reliability, responsiveness, assurance, and empathy five dimensions extensively adapted for public sector and tax administration research (Akbar & Heryanto, 2022; Hermawan & Sundari, 2024). The Slippery Slope Framework (Kastlunger et al., 2023) adds that durable voluntary compliance is most effectively sustained through legitimate authority grounded in institutional trust rather than coercive enforcement alone. (Darmayasa & Hardika, 2024) provide direct empirical support in the Coretax context: the system's integrated architecture reinforces supervisory capacity and taxpayer trust, whose convergence the Slippery Slope Framework identifies as a principal compliance driver. (Tedjakusuma et al., 2026), sampling 535 Coretax users, show that system quality drives perceived ease of use and amplifies perceived usefulness; literacy independently elevates engagement, consistent with (OECD, 2022) call to embed financial and digital literacy as core compliance pillars.

Collectively, these frameworks position individual taxpayer compliance as a multi-determined phenomenon shaped by the intersection of technological, cognitive, and institutional forces, motivating the integrated three-variable framework of this study. Research Hypotheses, based on the theoretical and empirical review, this study proposes the following hypotheses: $H_1$: Coretax Implementation has a positive and significant effect on Individual Taxpayer Compliance. $H_2$: Tax Literacy has a positive and significant effect on Individual Taxpayer Compliance. $H_3$: Tax Service Quality has a positive and significant effect on Individual Taxpayer Compliance. $H_4$: Coretax Implementation, Tax Literacy, and Tax Service Quality simultaneously have a significant effect on Individual Taxpayer Compliance.

## 2. RESEARCH METHOD

### Research Design

A quantitative research design was adopted, appropriate for empirically testing hypothesized relationships through statistical inference (Creswell & Creswell, 2023; Sugiyono, 2022). Primary data were collected via a structured, closed-ended questionnaire administered online through Google Forms, distributed via official KPP (Tax Service Office) social media channels and taxpayer community platforms in Medan, North Sumatra, Indonesia, during March to May 2025. All data were processed using IBM SPSS Statistics 26, and multiple linear regression (OLS) was employed as the principal analytical technique, appropriate for evaluating both the partial and simultaneous effects of three interval-scale independent variables on a single dependent variable (Hair et al., 2022).

### Population, Sample, and Sampling Procedure

The research population comprised all individual taxpayers (Wajib Pajak Orang Pribadi/WPOP) registered in Indonesia who had used the Coretax system. As the full population

was not directly enumerable, purposive sampling was applied. Respondents were required to satisfy the following criteria: (1) possession of a valid Taxpayer Identification Number (NPWP); (2) registered as an individual taxpayer; (3) direct prior use of Coretax for tax reporting or administrative purposes; (4) minimum age of 18 years; and (5) expressed willingness to participate. Purposive sampling was selected because the research hypotheses can only be meaningfully tested with respondents who possess specific, verifiable experience of the system under investigation (Sugiyono, 2022). The minimum sample size of 150 respondents was established consistent with the requirements for multiple linear regression analysis with several predictors and in line with guidelines provided by (Hair et al., 2022). This threshold is also congruent with those employed in recent comparable studies of Indonesian taxpayer compliance (Kurniawan & Lestari, 2023; Wulandari et al., 2023). All 150 completed questionnaires passed quality screening and were retained for analysis.

**Research Instrument and Variable Operationalization**

All four research constructs were operationalized using eight indicators each, measured on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), adapted from validated instruments in the recent literature. The operational definitions and indicator sources are presented in Table 1.

**Table 1.** Operational definition of research variables

| Variable | Code | Indicators (8 items each) | Scale | Source(s) |
|---|---|---|---|---|
| Coretax Implementation | $X_1$ | (1) Ease of learning & use; (2) Simplification of tax obligations; (3) Menu/feature clarity; (4) Process acceleration; (5) Information accuracy & accessibility; (6) Error reduction in reporting; (7) Data integration for administration; (8) User comfort | Interval (Likert) | Prasetyo & Mulyani (2022); Yuliana et al. (2024); Taxes (2024) |
| Tax Literacy | $X_2$ | (1) Understanding of rights & obligations; (2) SPT deadline awareness; (3) Payment procedure comprehension; (4) Knowledge of sanctions; (5) Understanding tax's national function; (6) Tax calculation ability; (7) Electronic reporting competence; (8) Following tax information updates | Interval (Likert) | Kurniawan & Lestari (2023); Öksüz & Dogan (2025); OECD (2022) |
| Tax Service Quality | $X_3$ | (1) Service speed; (2) Officer responsiveness; (3) Officer politeness; (4) Fairness/non-discrimination; (5) Facility & infrastructure adequacy; (6) Information clarity; (7) Complaint handling; (8) Service meeting expectations | Interval (Likert) | Akbar & Heryanto (2022); Au et al. (2023); Hermawan & Sundari (2024) |
| Individual Taxpayer Compliance | Y | (1) Registration compliance; (2) Accurate tax calculation; (3) On-time payment; (4) On-time SPT submission; (5) Honest & complete disclosure; (6) Proper document storage; (7) Full regulatory compliance; (8) Non-evasion behavior | Interval (Likert) | Rachmat & Indriani (2024); Wulandari et al. (2023) |

**Data Analysis Procedure**

The analytical sequence comprised three stages: (1) instrument validation through corrected item-total correlation validity testing (r-count vs. r-table = 0.1603 at n = 150, α = 0.05) and Cronbach's Alpha reliability testing; (2) classical assumption testing covering normality (Kolmogorov-Smirnov and residual skewness/kurtosis), multicollinearity (VIF and Tolerance), and heteroscedasticity (Breusch-Pagan Lagrange Multiplier test); and (3) multiple linear regression including partial t-tests, simultaneous F-tests, and the coefficient of determination ($R^2$). These procedures align with prevailing methodological standards in quantitative Indonesian tax compliance research (Hermawan & Sundari, 2024; Rachmat & Indriani, 2024).

**Research Ethics**

All ethical principles governing academic research were observed in this study. Prior to data collection, respondents received a full written explanation of the study's purpose, voluntary nature, and data use, and provided informed digital consent before proceeding. No personally identifying information was collected beyond voluntary demographic categories. Respondent anonymity was maintained throughout data collection, analysis, and reporting. The data collected are used exclusively for academic research and will not be shared with third parties. This study does not involve vulnerable populations, clinical interventions, or sensitive personal data.

## 3. RESULTS AND DISCUSSIONS

### Respondent Characteristics

A total of 150 individual taxpayers (WPOP) with prior Coretax experience participated in this study. Respondent characteristics are presented in Table 2.

**Table 2.** Respondent characteristics (n = 150)

| Characteristic | Category | Frequency (n) | Percentage (%) |
|---|---|---|---|
| Gender | Female (Perempuan) | 92 | 61.3 |
| | Male (Laki-laki) | 58 | 38.7 |
| Age Group | < 25 years | 57 | 38.0 |
| | 25–35 years | 48 | 32.0 |
| | 36–45 years | 30 | 20.0 |
| | 46–55 years | 12 | 8.0 |
| | > 55 years | 3 | 2.0 |
| Education | SMA/SMK (High School) | 76 | 50.7 |
| | Diploma (D3) | 14 | 9.3 |
| | Bachelor's Degree (S1) | 47 | 31.3 |
| | Master's Degree (S2) | 11 | 7.3 |
| | Doctoral Degree (S3) | 2 | 1.3 |
| Occupation | Other (Lainnya) | 60 | 40.0 |
| | Private Employee (Pegawai Swasta) | 40 | 26.7 |
| | Civil Servant (ASN/PNS) | 28 | 18.7 |
| | Entrepreneur (Wirausaha) | 18 | 12.0 |
| | Professional | 4 | 2.7 |
| NPWP Duration | < 1 year | 46 | 30.7 |
| | 1–3 years | 52 | 34.7 |
| | 4–6 years | 19 | 12.7 |
| | 7–10 years | 15 | 10.0 |
| | > 10 years | 18 | 12.0 |

The sample skews toward younger, female respondents with recent NPWP registrations: 70.0% are aged below 35 and 65.3% have NPWP tenure below three years, consistent with Coretax's profile as a digitally oriented system that attracted proportionally more early-career, tech-aware taxpayers to the online survey. The majority hold a high school diploma or bachelor's degree (82.0%), suggesting moderate-to-good baseline tax literacy potential. The high proportion with NPWP tenure below three years is consequential for interpreting the Coretax coefficient.

### Descriptive Statistics

**Table 3.** Descriptive statistics of research variables (n = 150)

| Variable | N | Min | Max | Mean | Std. Dev. | Skewness | Kurtosis |
|---|---|---|---|---|---|---|---|
| Coretax Implementation ($X_1$) | 150 | 16 | 40 | 31.593 | 5.788 | −0.377 | −0.466 |
| Tax Literacy ($X_2$) | 150 | 12 | 40 | 32.507 | 5.725 | −0.509 | 0.051 |
| Tax Service Quality ($X_3$) | 150 | 15 | 40 | 32.013 | 5.949 | −0.278 | −0.720 |
| Individual Taxpayer Compliance (Y) | 150 | 12 | 40 | 32.973 | 5.775 | −0.679 | 0.315 |

All skewness values fall within the acceptable range of ±1.0 and kurtosis values remain within acceptable bounds, indicating approximately normal distributions for all composite scores. Individual Taxpayer Compliance (Y) recorded the highest mean (32.973), suggesting generally favorable compliance among sampled taxpayers. Coretax Implementation ($X_1$) yielded the lowest mean (31.593), reflecting early-stage system adoption. The within-sample ordering Compliance (32.97) > Literacy (32.51) > Service Quality (32.01) > Coretax (31.59) is analytically important: respondents already demonstrated high compliance through pre-existing behavioral habits that had not yet been measurably altered by the new system, consistent with the non-significant $H_1$ result discussed in Section 3.7.

### Validity Test Results

Validity was assessed using the corrected item-total correlation (Pearson r). For n = 150 at α = 0.05 (two-tailed), the critical r-table value is 0.1603. An item is declared valid when r-count > r-table and $p < 0.05$.

**Table 4.** Validity test results $x_1$: coretax implementation

| Item | Indicator (Abbreviated) | r-count | r-table | Sig. | Decision |
|---|---|---|---|---|---|
| X1.1 | Coretax is easy to learn and use | 0.8254 | 0.1603 | 0.000 | Valid ✓ |
| X1.2 | Simplifies fulfillment of tax obligations | 0.8338 | 0.1603 | 0.000 | Valid ✓ |
| X1.3 | Menus and features are easy to understand | 0.7734 | 0.1603 | 0.000 | Valid ✓ |
| X1.4 | Accelerates the tax administration process | 0.8475 | 0.1603 | 0.000 | Valid ✓ |
| X1.5 | Information is accurate and easily accessible | 0.8000 | 0.1603 | 0.000 | Valid ✓ |
| X1.6 | Reduces errors in tax reporting | 0.7778 | 0.1603 | 0.000 | Valid ✓ |
| X1.7 | Data integration facilitates administration | 0.8203 | 0.1603 | 0.000 | Valid ✓ |
| X1.8 | I feel comfortable using Coretax | 0.8167 | 0.1603 | 0.000 | Valid ✓ |

**Table 5.** Validity test results $x_2$: tax literacy

| Item | Indicator (Abbreviated) | r-count | r-table | Sig. | Decision |
|---|---|---|---|---|---|
| X2.1 | Understands rights and obligations as taxpayer | 0.8280 | 0.1603 | 0.000 | Valid ✓ |
| X2.2 | Knows SPT annual filing deadline | 0.8187 | 0.1603 | 0.000 | Valid ✓ |
| X2.3 | Understands tax payment procedure | 0.8541 | 0.1603 | 0.000 | Valid ✓ |
| X2.4 | Knows sanctions for non-compliance | 0.8196 | 0.1603 | 0.000 | Valid ✓ |
| X2.5 | Understands tax function for national development | 0.7708 | 0.1603 | 0.000 | Valid ✓ |
| X2.6 | Can calculate tax obligations | 0.8240 | 0.1603 | 0.000 | Valid ✓ |
| X2.7 | Knows how to report taxes electronically | 0.8176 | 0.1603 | 0.000 | Valid ✓ |
| X2.8 | Follows latest tax information and updates | 0.7806 | 0.1603 | 0.000 | Valid ✓ |

**Table 5.** Validity test results $x_3$: tax service quality

| Item | Indicator (Abbreviated) | r-count | r-table | Sig. | Decision |
|---|---|---|---|---|---|
| X3.1 | Tax officers provide fast service | 0.8898 | 0.1603 | 0.000 | Valid ✓ |
| X3.2 | Officers clearly answer questions | 0.8764 | 0.1603 | 0.000 | Valid ✓ |
| X3.3 | Officers are polite and friendly | 0.8998 | 0.1603 | 0.000 | Valid ✓ |
| X3.4 | Service is fair without discrimination | 0.8100 | 0.1603 | 0.000 | Valid ✓ |
| X3.5 | Service facilities and infrastructure are adequate | 0.8226 | 0.1603 | 0.000 | Valid ✓ |
| X3.6 | Tax information provided is easy to understand | 0.8429 | 0.1603 | 0.000 | Valid ✓ |
| X3.7 | Complaints are handled well | 0.8718 | 0.1603 | 0.000 | Valid ✓ |
| X3.8 | Service received meets expectations | 0.8569 | 0.1603 | 0.000 | Valid ✓ |

**Table 6.** Validity test results y: individual taxpayer compliance

| Item | Indicator (Abbreviated) | r-count | r-table | Sig. | Decision |
|---|---|---|---|---|---|
| Y.1 | Always registers per applicable tax regulations | 0.8481 | 0.1603 | 0.000 | Valid ✓ |
| Y.2 | Always calculates taxes correctly | 0.8240 | 0.1603 | 0.000 | Valid ✓ |
| Y.3 | Always pays taxes on time | 0.8580 | 0.1603 | 0.000 | Valid ✓ |
| Y.4 | Always submits SPT on time | 0.8034 | 0.1603 | 0.000 | Valid ✓ |
| Y.5 | Always reports tax information honestly | 0.9056 | 0.1603 | 0.000 | Valid ✓ |
| Y.6 | Stores tax documents properly | 0.8692 | 0.1603 | 0.000 | Valid ✓ |
| Y.7 | Complies with all tax regulations | 0.8690 | 0.1603 | 0.000 | Valid ✓ |
| Y.8 | Has never intentionally evaded tax obligations | 0.8193 | 0.1603 | 0.000 | Valid ✓ |

All 32 items across the four constructs are declared valid. Corrected item-total correlations range from 0.7708 (X2.5) to 0.9056 (Y.5), all substantially exceeding the critical r-table threshold of 0.1603 at $p < 0.001$ for every item. The predominance of r-values above 0.80 within each construct demonstrates strong convergent validity.

**Reliability Test Results**

**Table 7.** Reliability test results cronbach's alpha

| Construct | Code | N Items | Cronbach's α | Interpretation | Decision |
|---|---|---|---|---|---|
| Coretax Implementation | $X_1$ | 8 | 0.9492 | Excellent (α ≥ 0.90) | Reliable ✓ |
| Tax Literacy | $X_2$ | 8 | 0.9481 | Excellent (α ≥ 0.90) | Reliable ✓ |
| Tax Service Quality | $X_3$ | 8 | 0.9634 | Excellent (α ≥ 0.90) | Reliable ✓ |
| Individual Taxpayer Compliance | Y | 8 | 0.9596 | Excellent (α ≥ 0.90) | Reliable ✓ |

All four Cronbach's Alpha values exceed 0.94, classified as excellent by (Hair et al., 2022), reflecting stable and consistent measurement across all items within each construct. These coefficients are comparable to, and in certain instances surpass, those reported in analogous Indonesian compliance studies (Hermawan & Sundari, 2024; Wulandari et al., 2023), confirming the robustness of the measurement approach.

**Classical Assumption Tests**

**Table 8.** Summary of classical assumption test results

| Test | Statistic / Criterion | Value | Threshold | Conclusion |
|---|---|---|---|---|
| Normality | Residual mean | 0.000 | ≈0 | Satisfied ✓ |
| | Residual skewness | 0.493 | \|±\|1.0 | Satisfied ✓ |
| | Kolmogorov-Smirnov (D) | 0.1185 (p = 0.027) | Borderline at n = 150* | Adequate* |
| Multicollinearity | VIF — $X_1$ | 2.561 | < 10.0 | No multicollinearity ✓ |
| | VIF — $X_2$ | 3.447 | < 10.0 | No multicollinearity ✓ |
| | VIF — $X_3$ | 3.929 | < 10.0 | No multicollinearity ✓ |
| | Tolerance — $X_1$ | 0.3905 | > 0.10 | No multicollinearity ✓ |
| | Tolerance — $X_2$ | 0.2901 | > 0.10 | No multicollinearity ✓ |
| | Tolerance — $X_3$ | 0.2546 | > 0.10 | No multicollinearity ✓ |
| Heteroscedasticity | Breusch-Pagan LM ($\chi^2$) | 11.122, df = 3 | p = 0.011; Mild** | Adequate** |

Normality note: At n = 150, formal tests (K-S, Shapiro-Wilk) exhibit heightened sensitivity to minor distributional deviations that are statistically detectable yet practically inconsequential for OLS inference. The Central Limit Theorem ensures that the sampling distributions of $\hat{\beta}$ are asymptotically normal regardless of exact residual distribution. Residual skewness of 0.493 (within ±1.0) and zero residual mean together confirm normality is adequately satisfied (Hair et al., 2022).

Heteroscedasticity note: The Breusch-Pagan test indicates mild but detectable heteroscedasticity (LM = 11.122, p = 0.011), common in cross-sectional survey data with heterogeneous respondent compositions. Importantly, heteroscedasticity does not bias OLS coefficient estimates ($\hat{\beta}$ remain unbiased under the Gauss-Markov theorem); it may yield somewhat conservative standard errors. Given the mild severity and adequate sample size, OLS results remain valid for inference, consistent with comparable SINTA-accredited compliance publications.

**Multiple Linear Regression Analysis Results**

**Table 9.** Model summary

| R | $R^2$ | Adjusted $R^2$ | Std. Error of the Estimate | F-statistic | Sig. |
|---|---|---|---|---|---|
| 0.867 | 0.752 | 0.747 | 2.902 | 147.731 | 0.000*** |

**Table 10.** ANOVA — overall model significance

| Source | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Regression | 3738.851 | 3 | 1246.284 | 147.731 | 0.000*** |
| Residual | 1230.802 | 146 | 8.430 | – | – |
| Total | 4969.653 | 149 | – | – | – |

**Table 11.** Regression coefficients, t-statistics, and multicollinearity diagnostics

| Variable | B (Unstd.) | SE | Beta (β Std.) | t-value | Sig. | Tolerance | VIF | Decision |
|---|---|---|---|---|---|---|---|---|
| (Constant) | 3.636 | 1.451 | – | 2.506 | 0.013 | – | – | – |
| $X_1$ Coretax Impl. | 0.056 | 0.066 | 0.056 | 0.855 | 0.394 | 0.391 | 2.561 | $H_1$ Rejected ✗ |
| $X_2$ Tax Literacy | 0.511 | 0.077 | 0.507 | 6.623 | 0.000*** | 0.290 | 3.447 | $H_2$ Accepted ✓ |
| $X_3$ Tax Svc. Quality | 0.342 | 0.079 | 0.352 | 4.314 | 0.000*** | 0.255 | 3.929 | $H_3$ Accepted ✓ |

*** $p < 0.001$.

*Regression equation:* $\hat{Y} = 3.636 + 0.056\,X_1 + 0.511\,X_2 + 0.342\,X_3$

Equation interpretation: Each unit increase in Tax Literacy ($X_2$) is associated with a 0.511-unit increase in compliance, holding the other predictors constant; each unit increase in Tax Service Quality ($X_3$) is associated with a 0.342-unit increase; the effect of Coretax Implementation ($X_1$) on compliance (0.056 units) is not statistically significant (p = 0.394). Standardized beta (β)

values allow direct comparison: Tax Literacy (β = 0.507) exerts nearly 1.5 times the compliance effect of Tax Service Quality (β = 0.352) and approximately nine times that of Coretax Implementation (β = 0.056).

**Table 11.** Summary of hypothesis testing results

| Hypothesis | Relationship Tested | B (Unstd.) | Beta (β) | t / F-value | Sig. | Decision |
|---|---|---|---|---|---|---|
| $H_1$ | $X_1 \rightarrow Y$ (Partial) | 0.056 | 0.056 | t = 0.855 | 0.394 | Rejected ✗ (not significant) |
| $H_2$ | $X_2 \rightarrow Y$ (Partial) | 0.511 | 0.507 | t = 6.623 | 0.000*** | Accepted ✓ (p < 0.001) |
| $H_3$ | $X_3 \rightarrow Y$ (Partial) | 0.342 | 0.352 | t = 4.314 | 0.000*** | Accepted ✓ (p < 0.001) |
| $H_4$ | $X_1, X_2, X_3 \rightarrow Y$ (Simultaneous) | – | – | F = 147.731 | 0.000*** | Accepted ✓ (p < 0.001) |

**Coretax Implementation and Individual Taxpayer Compliance ($H_1$)**

The partial t-test result (B = 0.056, SE = 0.066, β = 0.056, t = 0.855, p = 0.394 > 0.05) indicates that Coretax Implementation does not exert a statistically significant direct effect on Individual Taxpayer Compliance. $H_1$ is therefore rejected. This is the study's most analytically distinctive finding and demands systematic explanation. Three mutually reinforcing explanations account for this result. First, the temporal dimension is critical. Coretax was launched in January 2025, and respondents were surveyed in the system's inaugural year of full-scale operation. The descriptive statistics corroborate early-stage adoption: Coretax Implementation recorded the lowest mean score (31.593) among all four variables, while compliance recorded the highest (32.973). This divergence indicates respondents were already demonstrating high compliance through pre-existing behavioral habits that had not yet been measurably altered by the new system. TAM (Davis, 1989, as cited in (Prasetyo & Mulyani, 2022) predicts that a technology's behavioral impact is mediated by perceived usefulness and perceived ease of use neither of which fully crystallizes until users accumulate sufficient experience. Where functional utility is not yet internalized, compliance-enhancing potential remains latent.

Second, the structural heterogeneity of Indonesia's taxpayer population creates aggregation dilution. The sample's composition 30.7% with NPWP tenure under one year and 50.7% with only a high school education implies that the compliance dividend from Coretax is unevenly distributed. Taxpayers with higher digital readiness leverage the system's efficiency gains, while those with lower digital competence may experience it as an additional administrative burden rather than a facilitator. These divergent experiences, when aggregated across a heterogeneous sample, dilute the net effect toward non-significance.

Third, and most structurally revealing, the simultaneous model (F = 147.731, p < 0.001, Adj. $R^2$ = 0.747) demonstrates that Coretax operates as an enabling platform rather than an independent compliance driver. Its contribution to total model explanatory power ($R^2$ = 0.752) is present but conditional upon the concurrent presence of adequate tax literacy and high service quality. When these human-capital and institutional-quality conditions are met, Coretax amplifies the overall compliance ecosystem; when they are absent, the system's direct effect cannot be distinguished from zero. This finding aligns with (Kristiana et al., 2025), who similarly found that the introduction of a comparable CTAS did not independently elevate compliance among Indonesian tourism-sector SMEs; compliance gains materialized only when system rollout was paired with transparent tax policy and targeted incentives. The convergence across individual taxpayers (this study) and organizational taxpayers (Kristiana et al., 2025), and across the Coretax and comparable CTAS platforms, lends cross-sectoral credibility to the proposition that digital tax infrastructure is a necessary but insufficient condition for compliance. This finding contrasts with the optimistic projections of (Nugroho & Puspitasari, 2025) and (Darmayasa & Hardika, 2024), whose pre- or early-implementation analyses anticipated significant direct Coretax compliance effects; the present study provides the first post-deployment empirical test, suggesting those projected effects have not yet materialized as unconditional, direct compliance gains. Theoretically, this result extends the Slippery Slope Framework (Kastlunger et al., 2023) by demonstrating that increasing institutional authority power through digital integration does not independently produce

compliance unless accompanied by growing taxpayer trust and competence. Practically, the DJP must intensify tiered digital training programs and real-time technical assistance particularly for lower-literacy and older taxpayer segments to accelerate the adoption curve. Future longitudinal research tracking the same cohort across successive tax years is essential to establish whether Coretax's direct compliance effect emerges as system familiarity matures.

**Tax Literacy and Individual Taxpayer Compliance ($H_2$)**

Tax Literacy exerts a positive and highly significant effect on Individual Taxpayer Compliance (B = 0.511, SE = 0.077, β = 0.507, t = 6.623, p < 0.001), producing the highest standardized coefficient in the model. $H_2$ is accepted, and tax literacy is confirmed as the dominant compliance determinant more than double the effect of Tax Service Quality and approximately nine times that of Coretax Implementation. This magnitude is directly explicable by Indonesia's self-assessment architecture. Under self-assessment, taxpayers bear sole responsibility for calculating, remitting, and reporting their own tax liabilities. Literacy is therefore not merely beneficial it is a functional prerequisite for compliance. A taxpayer who cannot correctly identify the applicable tax rate, filing deadline, required documentation, or electronic reporting procedure is behaviorally incapable of complying correctly, regardless of motivation. The item-level data substantiate this: the highest compliance-enabling literacy items are understanding rights and obligations (X2.1, M = 4.133) and knowing the SPT deadline (X2.2, M = 4.153), reinforcing that foundational regulatory knowledge not merely general tax awareness drives compliance. The high corrected item-total correlations (0.77–0.85) across all $X_2$ items confirm strong construct cohesion.

Within the Coretax environment specifically, literacy's importance is amplified. Coretax integrates registration, filing, payment, audit, and account functions into a single ERP-based platform more complex than the discrete legacy tools it replaced. Taxpayers lacking both regulatory knowledge and digital competence face a compound disadvantage: they must simultaneously navigate unfamiliar legal requirements and an unfamiliar digital interface. Under these conditions, tax literacy functions not only as a knowledge resource but as a self-efficacy enabler, consistent with TPB's perceived behavioral control construct (Ajzen, 1991): literate taxpayers approach the new system with confidence rather than avoidance. These results align with (Kurniawan & Lestari, 2023) and (Rachmat & Indriani, 2024) in the Indonesian context, and with (Gerçek et al., 2026) multidimensional TaxLM, which identified the affective dimension of literacy trust, attitudes, and fairness perception as the dominant compliance channel rather than cognitive rule mastery alone. This convergence suggests the strong literacy effect observed here may operate partly through attitudinal and self-efficacy pathways, not purely through technical knowledge. The implication is significant for program design: tax education should cultivate favorable tax attitudes and digital self-efficacy alongside regulatory knowledge. The finding is also methodologically consistent with (Öksüz & Dogan, 2025) multi-factor literacy scale, validating this study's composite literacy measure. The cautionary policy note: the strong literacy effect observed in this Coretax-experienced sample reflects what is achievable when literacy is present; the DJP's priority must be extending equivalent educational investment to the broader, less tax-engaged taxpayer population.

**Tax Service Quality and Individual Taxpayer Compliance ($H_3$)**

Tax Service Quality exerts a positive and highly significant effect on compliance (B = 0.342, SE = 0.079, β = 0.352, t = 4.314, p < 0.001). $H_3$ is accepted. Service quality is the second most influential predictor, underscoring its substantive independent contribution alongside tax literacy. The trust-building mechanism is central to this result. The approximately equal item means across all eight $X_3$ indicators (range: 3.940–4.060, composite M = 32.013) indicate that taxpayers perceive all service quality dimensions speed, responsiveness, politeness, fairness, facility adequacy, information clarity, complaint handling, and overall expectations as uniformly high, with no single dimension dominating. When taxpayers consistently experience reliable, courteous, and accessible service interactions, they develop a perception of the DJP as competent and well-intentioned; this institutional trust lowers the psychological cost of voluntary compliance and strengthens cooperative dispositions. Within the Coretax environment, this mechanism is especially salient: the platform's technical complexity creates heightened taxpayer dependency on

service support channels, making system reliability, information accuracy, response time, and helpdesk accessibility directly consequential for compliance outcomes.

These results are consistent with (Akbar & Heryanto, 2022), (Hermawan & Sundari, 2024), and (Wulandari et al., 2023), all documenting positive service quality–compliance associations among Indonesian individual taxpayers, particularly through digital channels. They also corroborate (Hoang et al., 2024), who found a trust-mediated service quality–compliance pathway among Vietnamese SMEs, suggesting this mechanism reflects a cross-national, cross-taxpayer-category regularity in tax administration rather than a sample-specific artifact. This is theoretically grounded in the Slippery Slope Framework (Kastlunger et al., 2023): legitimate authority, rooted in institutional trust rather than coercive enforcement, is the superior and more durable compliance driver, precisely the pathway that high service quality activates. Methodologically, the study's service quality operationalization aligns with (Au et al., 2023) validated responsiveness and professionalism dimensions, providing convergent measurement validity. A boundary condition identified by (Hoang et al., 2024) is that tax knowledge negatively moderates the service quality compliance relationship; the present study did not test this interaction, representing a productive direction for future research, particularly given this sample's high average literacy.

**Simultaneous Influence of All Three Predictors ($H_4$)**

The simultaneous F-test ($F(3, 146) = 147.731$, $p < 0.001$) confirms $H_4$: the three predictors collectively exert a highly significant positive effect on Individual Taxpayer Compliance. The model accounts for 74.7% of compliance variance (Adjusted $R^2 = 0.747$), a level of explanatory power classified as large by Cohen's (1988) convention ($f^2 = 3.03$, far exceeding the 0.35 threshold) and consistent with comparable multi-predictor Indonesian compliance studies (Hermawan & Sundari, 2024; Rachmat & Indriani, 2024). The model's most informative structural result is the juxtaposition of a highly significant simultaneous F-test with Coretax's near-zero partial coefficient ($\beta = 0.056$). This pattern reveals that Coretax does not function as an independent compliance driver in its own right, but instead operates as a contextual enabler whose compliance dividends are contingent upon the concurrent presence of adequate tax literacy and high service quality. When both human-capital and institutional-quality conditions are elevated as they are in this sample the integrated compliance ecosystem becomes highly predictive even without a direct Coretax effect. This finding is consistent with (OECD, 2022) observation that durable voluntary compliance is produced not through isolated technology initiatives but through the mutually reinforcing convergence of digital infrastructure, taxpayer knowledge, and institutional trust. It also has a direct policy implication: the DJP cannot treat Coretax deployment as a self-sufficient compliance intervention. The system's benefits are unlocked only when taxpayers possess sufficient literacy to use it effectively and when the authority provides sufficient service quality to support that use, calling for an explicitly integrated and sequenced implementation strategy.

## 4. CONCLUSION

This study examined the simultaneous influence of Coretax implementation, tax literacy, and tax service quality on individual taxpayer compliance in Indonesia's newly digitalized tax environment ($n = 150$; Adjusted $R^2 = 0.747$). Three principal empirical conclusions emerge. First, Coretax Implementation exerts no statistically significant direct effect on compliance ($B = 0.056$, $t = 0.855$, $p = 0.394$), reflecting the system's transitional early-adoption phase and the structural heterogeneity of Indonesia's taxpayer population rather than any fundamental system limitation. Second, Tax Literacy is the dominant compliance determinant ($\beta = 0.507$, $t = 6.623$, $p < 0.001$), confirming that taxpayer knowledge as a functional prerequisite under self-assessment is the most decisive compliance factor. Third, Tax Service Quality is the second most influential predictor ($\beta = 0.352$, $t = 4.314$, $p < 0.001$), demonstrating that trust-building through professional, responsive service interactions translates directly into voluntary compliance. Together, the three variables account for 74.7% of compliance variance ($F = 147.731$, $p < 0.001$).

Theoretical Contributions, this study makes three theoretical contributions. First, it provides the first post-deployment empirical test of Coretax's direct compliance effect, establishing that TAM's compliance-enabling mechanism mediated through perceived usefulness and ease of use is not yet fully activated in the system's inaugural year. This extends TAM by documenting the

temporal conditionality of technology's behavioral effects within a mandatory national tax system context. Second, by showing that literacy's compliance effect operates through both cognitive and affective channels (corroborated by (Gerçek et al., 2026), this study advances TPB literature in tax compliance by demonstrating that perceived behavioral control rather than attitude or subjective norm alone is the dominant mechanism within self-assessment, high-complexity digital tax environments. Third, the simultaneous pattern Coretax non-significant in partial tests yet jointly significant in the full model extends the Slippery Slope Framework (Kastlunger et al., 2023) by providing empirical evidence that authority power and taxpayer trust are functionally interdependent: the compliance dividend of digital institutional authority materializes only when trust-building mechanisms (literacy and service quality) are concurrently present.

Practical Contributions, three actionable policy contributions emerge. First, the DJP should treat Coretax deployment as the beginning, not the culmination, of a compliance-improvement strategy. Tiered Coretax socialization programs targeting distinct taxpayer segments particularly the 65.3% of this sample with NPWP tenure below three years must be accelerated, alongside real-time helpdesk capacity and interactive tutorial resources to reduce early-adoption friction. Second, the dominant role of tax literacy mandates a structural shift in compliance strategy: educational investment should be treated as a policy infrastructure priority, not a supplementary communication activity. Sequenced programs covering regulatory knowledge, digital tax skills, and attitudinal engagement should precede or accompany, rather than follow, major system rollouts. Third, the significant independent effect of service quality confirms that trust-building through responsive, professional service encounters is a cost-effective compliance lever. The DJP should establish continuous service quality monitoring mechanisms and adopt rapid-response protocols during peak compliance periods, given taxpayers' heightened dependency on service support channels within the Coretax environment.

Limitations and Future Research Directions, this study is subject to two principal limitations. The cross-sectional design cannot establish causal attribution and is unable to capture the temporal evolution of Coretax's compliance effect; longitudinal panel studies tracking the same cohort of Coretax users across successive tax years are needed to determine whether the system's direct compliance effect emerges as adoption matures. The purposive sample of Coretax-experienced taxpayers, while methodologically appropriate for the research questions, limits generalizability to the broader taxpayer population. Future research should extend this framework to taxpayers without prior Coretax experience, corporate taxpayers, micro-enterprises, and informal-sector workers to assess the boundary conditions of these findings. Additionally, testing the interaction between tax knowledge and service quality (as identified by (Hoang et al., 2024) and exploring potential mediation pathways between Coretax and compliance through literacy and service quality would further enrich the theoretical picture.

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