https://research.adra.ac.id /index.php/ijen/
P - ISSN: 2988-1579
E - ISSN: 2988-0092

From Awareness to Action: The Influence of Digital Tax Education and Tax Literacy on Behavioral Compliance Following Coretax Implementation in Indonesia

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ABSTRACT

Background. Digital tax systems are increasingly expected not only to improve administrative efficiency but also to foster taxpayer learning and compliance. This issue is particularly relevant in Indonesia following the implementation of Coretax, a digital tax system designed to integrate tax services and strengthen compliance. However, the effectiveness of digital tax reform remains uncertain because technological adoption alone may not be sufficient to encourage compliant behavior without adequate tax literacy and taxpayer awareness. Previous studies have largely emphasized system performance and technology acceptance, while the educational and behavioral roles of digital tax systems remain underexplored.

Purpose. This study examines the effects of tax literacy, taxpayer awareness, and Coretax implementation on behavioral tax compliance among individual taxpayers, with Coretax positioned as a digital learning platform that may support taxpayer understanding and compliance behavior.

Method. A quantitative approach was employed involving 100 individual taxpayers registered at the Kalideres Primary Tax Office, Jakarta. Data were collected through structured questionnaires and analyzed using PLS-SEM.

Results. Tax literacy and taxpayer awareness significantly and positively influence behavioral tax compliance, with taxpayer awareness emerging as the strongest predictor. Coretax implementation also has a significant positive effect, although its contribution is weaker than the educational and psychological factors.

Conclusion. Digital tax systems can support behavioral tax compliance when complemented by adequate tax literacy and taxpayer awareness. This study contributes to the literature by positioning Coretax not only as an e-government system but also as a digital learning platform that links technological, **educational, and behavioral dimensions of taxpayer compliance.**

KEYWORDS

Behavioral Tax Compliance, Coretax, Digital Tax Education, E-Government Learning, Tax Literacy, Taxpayer Awareness

Citation: Marcellina, S., Munandar, A., & Abdullayev, V. (2026). From Awareness to Action: The Influence of Digital Tax Education and Tax Literacy on Behavioral Compliance Following Coretax Implementation in Indonesia. *International Journal of Educational Narrative*, *4*(3), 1168–1186. https://doi.org/10.70177/ijen.v4i3.3749

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Received: February 19, 2026
Accepted: May 11, 2026
Published: June 30, 2026

INTRODUCTION

The digital transformation of public administration has fundamentally reshaped how governments deliver services and interact with citizens, particularly in the domain of taxation. Across many jurisdictions, digital tax systems have been introduced to improve administrative efficiency, data integration, transparency, and voluntary

compliance. In Indonesia, this transformation has become especially urgent as the government seeks to modernize tax administration, broaden the tax base, and reduce compliance costs through integrated digital services. The implementation of the Coretax Administration System by the Directorate General of Taxes (DGT) represents a major reform initiative intended to unify tax reporting, payment, data validation, and compliance monitoring within a single digital ecosystem. However, emerging evidence from Indonesia shows that the transition to Coretax has also been accompanied by technical disruptions, user adaptation problems, digital readiness gaps, and uneven taxpayer understanding, all of which may affect the realization of compliance goals (Choiriah et al., 2025; David & Tjaraka, 2026; Junawan & Noviani, 2025; Wibowo et al., 2022). These conditions suggest that digital tax transformation is not merely a matter of system deployment, but also of how taxpayers learn, interpret, and respond to new digital procedures and obligations.

Accordingly, digital tax systems should not be understood solely as administrative tools. Beyond their technical function, they increasingly operate as informal learning environments in which users acquire knowledge, develop awareness, and shape behavioral responses through repeated interaction with digital interfaces. In this context, taxpayer compliance is no longer viewed only as a regulatory outcome, but also as a behavioral and educational process influenced by technological exposure, cognitive readiness, and psychological engagement (Li et al., 2024; Muttaqin, 2022). This perspective is particularly relevant in post-adoption settings, where taxpayers' sustained interaction with a digital system may gradually influence how they understand tax obligations, internalize civic responsibility, and decide to comply.

In Indonesia, the Directorate General of Taxes has introduced Coretax as an integrated digital platform designed to streamline tax reporting, payment, and monitoring processes. While this initiative represents a major step toward modernizing tax administration, persistent challenges in taxpayer compliance suggest that technological advancement alone is insufficient. Empirical evidence indicates that compliance behavior in digital environments depends not only on system functionality but also on users' understanding of tax regulations and their awareness of civic responsibilities (Choiriah et al., 2025; Wibowo et al., 2022). This implies that digital tax systems simultaneously function as administrative infrastructures and educational platforms, shaping user behavior through ongoing interaction and experiential learning.

Previous research on tax compliance has provided valuable insights, yet the literature remains fragmented across disciplinary boundaries. Studies grounded in the Technology Acceptance Model (TAM) primarily emphasize system-related factors such as perceived usefulness and ease of use (Davis, 1989), whereas those based on the Theory of Planned Behavior (TPB) focus on psychological determinants including attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). Although both frameworks have demonstrated strong explanatory power, they are often applied independently, limiting their ability to capture the complex interplay between technology use and behavioral learning in digital tax environments (Lu et al., 2010; A. Y. Rahmawati, 2020). Moreover, most empirical studies have concentrated on the early adoption phase of digital tax systems, particularly e-filing and e-payment platforms, with limited attention to post-adoption contexts where users have accumulated sustained experience (Abuur et al., 2016; Sinaga et al., 2022). In such contexts, compliance behavior is less driven by initial acceptance and more influenced by learning processes, including the development of tax literacy and awareness over time. Recent studies suggest that digital platforms can facilitate experiential and self-directed learning, thereby enhancing users' perceived control and internal motivation (Babtista et al., 2025; Susilowati & Mappanyukki, 2024). However, the role of digital tax systems as learning environments remains underexplored, particularly in emerging economies.

Another critical limitation in existing research lies in the insufficient integration of educational perspectives within tax compliance studies. Tax literacy has been widely recognized as a key determinant of compliance, encompassing both conceptual knowledge and procedural competence (Pujilestari et al., 2021; Saad, 2014). Similarly, taxpayer awareness reflects the internalization of moral and civic responsibility, which significantly influences voluntary compliance behavior (Gangl et al., 2015; Kirchler et al., 2008). Despite their importance, these

variables are often treated as static attributes rather than as outcomes of continuous learning processes facilitated by digital interaction. This gap highlights the need to reconceptualize tax compliance within a digital education framework, where learning, cognition, and behavior are dynamically interconnected.

Based on these gaps, this study positions Coretax as a digital tax education platform and examines how tax literacy and taxpayer awareness function as explanatory mechanisms linking digital interaction to behavioral compliance. By integrating TAM and TPB within an educational perspective, this study seeks to provide a more comprehensive explanation of compliance behavior in digital taxation systems. Specifically, this research addresses the following questions: (1) to what extent does Coretax implementation influence behavioral compliance, (2) how does tax literacy affect compliance in a digital environment, (3) what role does taxpayer awareness play in shaping compliance behavior, and (4) which factor exerts the strongest influence in the post-adoption phase.

The significance of this study lies in its interdisciplinary approach, bridging education, public policy, and e-government research. Conceptually, this study extends the application of TAM and TPB by incorporating learning processes as a central explanatory mechanism, thereby moving beyond traditional adoption-focused models. Empirically, it provides context-specific evidence from Indonesia, where digital tax reform is actively evolving and where Coretax implementation has raised new questions about the relationship between technological systems, taxpayer capability, and voluntary compliance. Practically, the findings are expected to inform the design of digital tax systems that integrate educational features, enhance taxpayer literacy, and promote sustainable compliance behavior.

By integrating technological, cognitive, and educational perspectives, this study contributes to a more holistic understanding of how digital systems shape human behavior in public governance contexts. It argues that effective digital tax reform requires not only advanced technological infrastructure but also embedded educational mechanisms that foster knowledge, awareness, and voluntary compliance among taxpayers.

RESEARCH METHODOLOGY

Research Design

This study employed a quantitative survey design to examine the effects of Coretax implementation, tax literacy, and taxpayer awareness on behavioral tax compliance among individual taxpayers in a digital taxation environment. The design is explanatory and cross-sectional, as it seeks to test the relationships among latent constructs at a specific point in time. A quantitative approach was selected because it enables the objective measurement of behavioral, cognitive, and technological variables and facilitates statistical testing of causal relationships in digital tax setting (Babtista et al., 2025; Ningsih et al., 2025).

In line with the proposed framework, this study formulated three hypotheses: H1: Coretax implementation has a positive and significant effect on behavioral tax compliance; H2: tax literacy has a positive and significant effect on behavioral tax compliance; and H3: taxpayer awareness has a positive and significant effect on behavioral tax compliance. In addition, this study expects taxpayer awareness to exert the strongest influence, as it reflects the internalization of learning and civic responsibility in tax behavior.

Participants

The study was conducted at the Kalideres Primary Tax Office, West Jakarta, Indonesia, which is one of the urban tax offices serving a large number of registered individual taxpayers and has implemented Coretax as part of the Directorate General of Taxes' digital tax reform. The selection of this site was based on its relevance to the study objective rather than on a claim of superiority relative to other tax offices. As an urban tax office with active taxpayer service interactions, Kalideres provides an appropriate context for examining taxpayer experiences with digital tax administration in the post-implementation phase.

The target population consisted of registered individual taxpayers affiliated with the Kalideres Primary Tax Office. Respondents were selected using purposive sampling, rather than convenience sampling, because the study required participants who met specific substantive criteria relevant to the research objectives. In survey-based studies of technology use and taxpayer behavior, purposive sampling is appropriate when respondents must possess prior experience with the focal system and sufficient contextual knowledge to provide valid assessments (Musa et al., 2016; Sekaran & Bougie, 2020). Accordingly, respondents were included if they met the following criteria: (1) they were registered individual taxpayers at KPP Pratama Kalideres; (2) they had activated or used Coretax for tax-related purposes during the post-implementation period from 15 February to 15 March 2025; and (3) they were willing to complete the questionnaire voluntarily. These criteria were intended to ensure that respondents had adequate exposure to the Coretax environment and were therefore able to evaluate its role in shaping tax literacy, awareness, and compliance behavior.

A total of 100 usable responses were obtained. The adequacy of this sample was evaluated using the 10-times rule commonly applied in PLS-SEM, which recommends that the minimum sample size should be at least ten times the largest number of structural paths directed at a latent construct or ten times the largest number of indicators used to measure a construct (Hair & Alamer, 2022; Hair et al., 2021). In the present model, the endogenous construct—behavioral tax compliance receives three structural paths, and the measurement model does not exceed this threshold in a way that would invalidate the sample size. Moreover, PLS-SEM is widely regarded as suitable for predictive models with relatively small samples, particularly in exploratory or theory-building studies involving latent behavioral constructs (Hair et al., 2017; Purnomo, 2019; Sekaran & Bougie, 2020). Although the sample does not support statistical generalization to the broader Indonesian taxpayer population, it is considered adequate for estimating the proposed model and generating context-specific evidence on taxpayer behavior in a post-adoption digital tax setting.

Data Collection

Primary data were collected using a structured questionnaire distributed directly to eligible respondents during the study period from 15 February to 15 March 2025. The questionnaire employed a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). Four latent variables were measured: Coretax implementation, tax literacy, taxpayer awareness, and behavioral tax compliance.

Coretax implementation was operationalized through indicators related to system usability, reliability, integration, and effectiveness in facilitating tax reporting and payment. Tax literacy was measured through indicators reflecting knowledge of tax rules, procedures, taxpayer rights, and taxpayer obligations. Taxpayer awareness captured moral responsibility, civic duty, and intrinsic willingness to comply. Behavioral tax compliance was measured through self-reported compliance behaviors, including timely filing, accurate tax calculation, and payment of tax obligations. All measurement items were adapted from prior validated studies and adjusted to the Coretax context. Items for Coretax implementation were adapted from Pawitri & Anggara (2025) and Chumairo et al. (2026), focusing on usability, reliability, integration, and effectiveness of the digital tax system. Tax literacy items were adapted from Pujilestari et al. (2021) and Saad (2014), covering knowledge of tax rules, procedures, rights, and obligations. Taxpayer awareness items were drawn from Gangl et al. (2015) and Kirchler et al. (2008), reflecting moral duty, civic responsibility, and intrinsic motivation to comply. Behavioral tax compliance items were adapted from Suartika et al. (2026) and Kirchler et al. (2008), emphasizing timely filing, accurate tax calculation, and payment of tax obligations.

Table 1. Operational Variables

Variable	Indicators	Adapted from
Coretax implementation	usability, reliability, integration, effectiveness	Pawitri & Anggara (2025); Chumairo et al. (2026)
Tax literacy	tax rules, procedures, rights, obligations	Pujilestari et al. (2021); Saad (2014)
Taxpayer awareness	moral duty, civic responsibility, intrinsic motivation	Gangl et al. (2015); Kirchler et al. (2008)
Behavioral tax compliance	timely filing, accurate calculation, payment	Suartika et al. (2026); Kirchler et al. (2008)

Prior to the main survey, a pilot test involving 30 respondents was conducted to assess item clarity, preliminary construct validity, and internal consistency. Rather than reporting the pilot descriptively, the instrument should present the quantitative pilot results. In this study, the pilot test showed that all items had outer loadings between 0.714 and 0.881. Cronbach's Alpha values ranged from 0.781 to 0.892, Composite Reliability from 0.845 to 0.917, and AVE from 0.576 to 0.734, indicating satisfactory reliability and convergent validity. Based on these results, the questionnaire was considered sufficiently reliable and valid for the main survey, with only minor wording revisions made to improve clarity and contextual relevance (Hair & Alamer, 2022).

Data Analysis

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 3.0. This technique was selected because it is appropriate for predictive and exploratory research, can accommodate complex relationships among latent variables, and does not require strict multivariate normality assumptions (Hair et al., 2017; Purnomo, 2019). PLS-SEM is also well suited for studies with relatively modest sample sizes and models that integrate behavioral and technological constructs.

The analysis was conducted in two stages. First, the measurement model was assessed by examining convergent validity, internal consistency reliability, and discriminant validity. Convergent validity was evaluated using outer loadings and Average Variance Extracted (AVE), with recommended thresholds of loading ≥ 0.70 and AVE ≥ 0.50. Reliability was assessed using Cronbach's Alpha and Composite Reliability, with values ≥ 0.70 indicating acceptable internal consistency. Discriminant validity was examined using the Fornell–Larcker criterion.

Second, the structural model was evaluated by examining path coefficients (β), t-statistics, p-values, coefficient of determination (R^2), and predictive relevance (Q^2). Hypothesis testing was performed using a bootstrapping procedure with 5,000 resamples to obtain robust standard errors and significance estimates. To ensure model robustness, additional diagnostics were conducted. Multicollinearity was assessed using Variance Inflation Factor (VIF), with values below 5.0 indicating no serious collinearity concerns. Common method bias was examined using full-collinearity VIF values below 3.3. Model fit was also assessed using the Standardized Root Mean Square Residual (SRMR) and Normed Fit Index (NFI), following recommended reporting practices for PLS-SEM studies.

This study adhered to standard research ethics principles. Participation was voluntary, respondents were informed about the purpose of the study, and anonymity and confidentiality were maintained throughout the research process. No personally identifiable or sensitive personal data were collected, and respondents were free to withdraw from participation at any time without consequence.

Conceptual Model

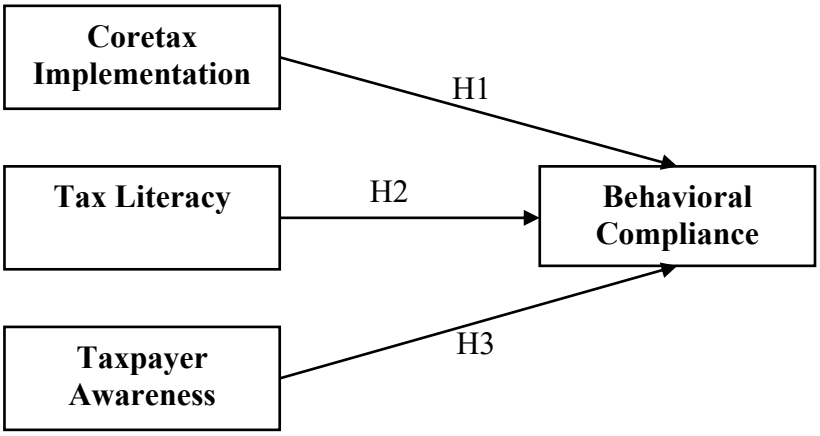

Figure 1. Conceptual model

Figure 1 presents the conceptual model of this study. The model proposes that Coretax implementation, tax literacy, and taxpayer awareness positively influence behavioral tax compliance. Coretax implementation represents the technological dimension of digital tax reform, tax literacy reflects the cognitive dimension associated with knowledge and understanding of tax obligations, and taxpayer awareness captures the psychological and normative dimension related to moral responsibility and intrinsic motivation. The model assumes that stronger digital system performance, greater tax literacy, and higher awareness will enhance compliance behavior. In this way, digital taxation is conceptualized not merely as a technological reform, but as a learning-oriented process through which interaction with digital systems contributes to knowledge acquisition, awareness formation, and sustainable behavioral compliance.

RESULT AND DISCUSSION

This study examines the influence of Coretax implementation, tax literacy, and taxpayer awareness on behavioral tax compliance in a digital taxation environment. The analysis draws on insights from the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). TAM helps explain how technology-related perceptions, such as usefulness and ease of use, may encourage system utilization (Davis, 1989), whereas TPB emphasizes the importance of attitudinal, normative, and control-related factors in shaping behavioral outcomes (Ajzen, 1991). Rather than claiming a full theoretical integration of the two models, this study uses them as complementary lenses to interpret compliance behavior from technological, cognitive, and psychological perspectives within the context of Coretax use.

Table 2. Descriptive Statistics

Variable	Mean	Standard Deviation
Coretax Implementation	4.12	0.58
Tax Literacy	4.18	0.61
Taxpayer Awareness	4.26	0.55
Behavioral Tax Compliance	4.21	0.57

Source: SmartPLS 4

The descriptive results in Table 2 indicate relatively high respondent agreement across all constructs, with mean values above 4.00. Taxpayer awareness recorded the highest mean score (4.26), followed by behavioral tax compliance (4.21), tax literacy (4.18), and Coretax implementation (4.12). This pattern suggests that, within this sample, internal awareness and tax-related knowledge are perceived strongly alongside digital system use. However, these descriptive statistics should not be interpreted as evidence of causal dominance. Rather, they provide an initial indication that psychological and cognitive factors may be salient in the context of digital tax compliance, a pattern broadly consistent with prior studies emphasizing the role of moral

responsibility, civic engagement, and taxpayer knowledge in voluntary compliance behavior (Gangl et al., 2015; Kirchler et al., 2008).

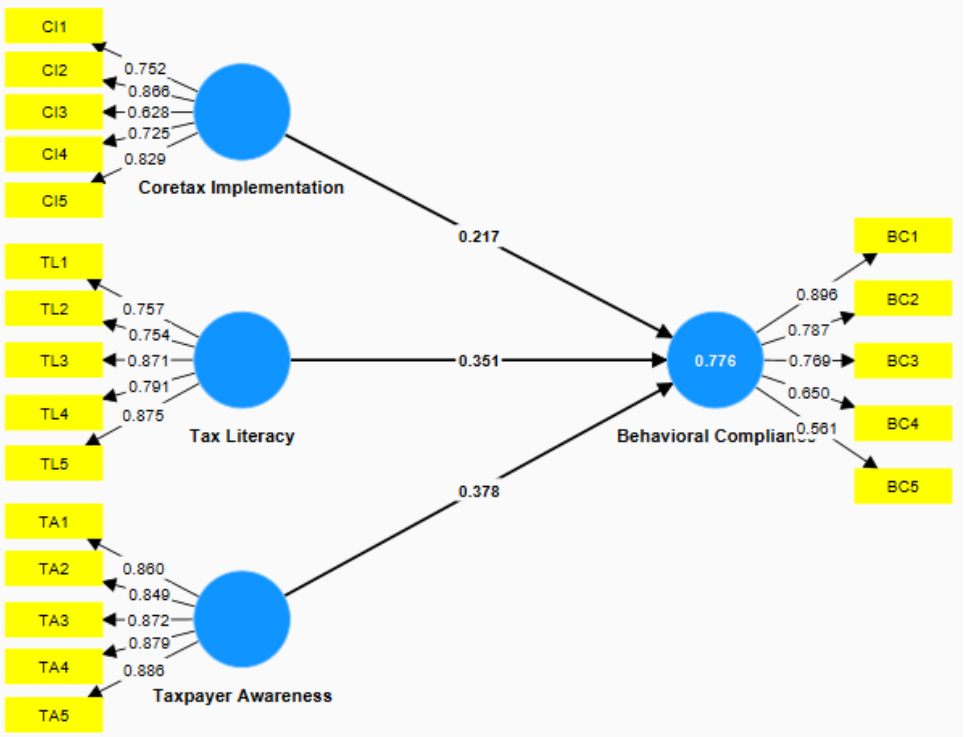

Figure 2. PLS testing results algorithm

Source: SmartPLS 4

Figure 2 presents the PLS algorithm results for the relationships among Coretax implementation, tax literacy, taxpayer awareness, and behavioral tax compliance. The standardized path coefficients indicate that all three exogenous variables are positively associated with behavioral tax compliance, with taxpayer awareness showing the largest coefficient (0.378), followed by tax literacy (0.351) and Coretax implementation (0.217). These coefficients suggest that compliance behavior in the studied setting is associated not only with the technological implementation of the digital tax platform but also with taxpayers' knowledge and awareness.

The outer loadings of the indicators are all above 0.70, indicating that the measurement items adequately represent their respective latent constructs. Table 2 reports the convergent validity and internal consistency results.

Table 3. Convergent Validity

Variable	AVE	Cronbach's Alpha	Composite Reliability	R Square (R^2)	Description
Coretax Implementation	0.585	0.819	0.874		Reliable
Tax Literacy	0.658	0.870	0.906		Reliable
Taxpayer Awareness	0.756	0.919	0.939		Reliable
Behavioral Tax Compliance	0.550	0.804	0.856	0.776	Reliable

Source: SmartPLS 4

The results in Table 3 show that all constructs satisfy the recommended thresholds for convergent validity and internal consistency reliability. All Average Variance Extracted (AVE) values exceed 0.50, indicating that each construct explains more than half of the variance of its indicators. Taxpayer awareness has the highest AVE (0.756), suggesting that its indicators capture

the construct particularly well, whereas behavioral tax compliance has the lowest AVE (0.550), though it remains above the acceptable threshold.

In terms of reliability, Cronbach's Alpha values range from 0.804 to 0.919 and Composite Reliability values range from 0.856 to 0.939, all above the recommended cut-off of 0.70 (Hair & Alamer, 2022). These results indicate satisfactory internal consistency across the four constructs. Collectively, the evidence suggests that the measurement model is reliable and that the indicators provide an adequate empirical representation of the latent variables used in this study.

The coefficient of determination (R^2) for behavioral tax compliance is 0.776, indicating that 77.6% of the variance in the dependent variable is explained jointly by Coretax implementation, tax literacy, and taxpayer awareness. This suggests that the model has substantial explanatory power in predicting behavioral compliance within the digital taxation context. At the same time, the remaining 22.4% of unexplained variance indicates that other factors—such as trust in tax authorities, perceived fairness, enforcement intensity, digital self-efficacy, or prior compliance experience—may also shape taxpayer behavior and merit inclusion in future models.

The broader measurement model evaluation also supports the adequacy of the instrument. Discriminant validity, assessed using the Fornell–Larcker criterion, indicates that each construct is empirically distinct from the others. In addition, multicollinearity diagnostics show no problematic collinearity among the predictors, as all Variance Inflation Factor (VIF) values remain well below the recommended threshold of 5.0. Predictive relevance is also evident from the Q^2 value of 0.527, which exceeds the zero benchmark and indicates substantial predictive capability for the endogenous construct. The Q^2 value was calculated using the following formula:

$$Q^2 = 1 - \left(\sqrt{1 - R_1^2}\right)$$

Based on the coefficient of determination for behavioral tax compliance ($R^2 = 0.776$), the Q^2 value is calculated as follows:

$$Q^2 = 1 - \left(\sqrt{1 - R_1^2}\right)$$
$$Q^2 = 1 - \left(\sqrt{1 - 0.776^2}\right)$$
$$Q^2 = 1 - \left(\sqrt{1 - 0.224}\right)$$
$$Q^2 = 1 - 0.4735$$
$$Q^2 = 0.527$$

The result indicates that the Q^2 value for behavioral tax compliance is 0.527. This value exceeds the threshold of 0.35, suggesting that the model has strong predictive relevance. In the context of Partial Least Squares Structural Equation Modeling (PLS-SEM), this implies that the model is capable of accurately predicting the endogenous construct based on the exogenous variables, namely Coretax implementation, tax literacy, and taxpayer awareness.

These findings are consistent with Ghozali (2008), who states that a Q^2 value above zero confirms that the model has adequate predictive capability. Therefore, it can be concluded that the proposed model demonstrates substantial predictive power and is structurally robust in explaining behavioral tax compliance within a digital taxation environment. This result further supports the argument that the integration of technological (Coretax implementation), cognitive (tax literacy), and psychological (taxpayer awareness) dimensions provides a comprehensive framework for understanding compliance behavior in the context of digital tax education.

Discriminant validity was assessed using the Fornell–Larcker criterion, which requires the square root of each construct's AVE to exceed its correlations with other constructs.

Table 4. Fornell–Larcker Discriminant Validity

Variable	CI	TL	TA	BTC
Coretax Implementation (CI)	0.765			
Tax Literacy (TL)	0.624	0.811		
Taxpayer Awareness (TA)	0.581	0.639	0.869	
Behavioral Tax Compliance (BTC)	0.653	0.712	0.745	0.742

Source: SmartPLS 4

As shown in Table 4, the square root of the AVE for each construct exceeds its correlations with other constructs. This indicates that each latent variable shares more variance with its own indicators than with the other constructs in the model. Accordingly, the measurement model demonstrates acceptable discriminant validity and supports the empirical distinctiveness of Coretax implementation, tax literacy, taxpayer awareness, and behavioral tax compliance.

Multicollinearity was assessed using the Variance Inflation Factor (VIF), as presented in Table 5.

Table 5. VIF Values

Variable	VIF
Coretax Implementation	2.11
Tax Literacy	2.38
Taxpayer Awareness	2.54

Source: SmartPLS 4

All VIF values are below 5.0, indicating that multicollinearity is not a concern among the independent variables. In addition, the full collinearity VIF values were below 3.3, suggesting that common method bias is unlikely to materially distort the findings.

The structural model was further assessed through model fit and predictive relevance indicators. The Standardized Root Mean Square Residual (SRMR) value of 0.062 is below the recommended threshold of 0.08, indicating acceptable fit, while the Normed Fit Index (NFI) value of 0.902 exceeds the threshold of 0.90, suggesting a good overall fit. Together with the R^2 value of 0.776 and the Q^2 value of 0.527, these statistics indicate that the model is not only statistically acceptable but also meaningfully predictive of behavioral tax compliance in the studied context. Nevertheless, because the model includes only three predictors, its strong explanatory power should be interpreted as substantial but not exhaustive.

Hypothesis testing was conducted using a bootstrapping procedure with 5,000 resamples. The results are reported in Table 6.

Table 6. Bootstrapping Test Results

Relationship	Original Sample (O)	Sample Mean (M)	STDEV	T-Statistics	P-Values
Coretax Implementation → Behavioral Tax Compliance	0.217	0.226	0.103	2.102	0.036
Tax Literacy → Behavioral Tax Compliance	0.351	0.360	0.084	4.171	0.000
Taxpayer Awareness → Behavioral Tax Compliance	0.378	0.365	0.106	3.578	0.000

Source: SmartPLS 4

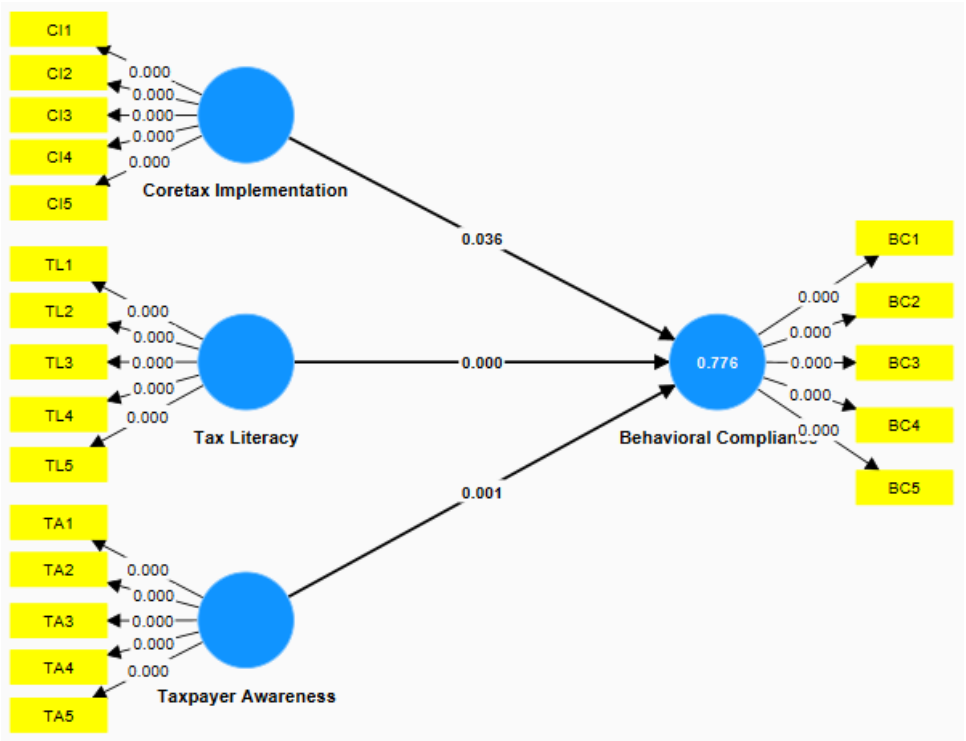

Figure 3. Bootstrapping testing
Source: SmartPLS 4

The bootstrapping results show that all hypothesized relationships are positive and statistically significant. Coretax implementation has a significant positive effect on behavioral tax compliance ($\beta = 0.217$; $t = 2.102$; $p = 0.036$), supporting Hypothesis 1. Tax literacy has a stronger positive effect ($\beta = 0.351$; $t = 4.171$; $p < 0.001$), supporting Hypothesis 2. Taxpayer awareness has the largest standardized coefficient ($\beta = 0.378$; $t = 3.578$; $p < 0.001$), supporting Hypothesis 3.

Taken together, these results indicate that behavioral tax compliance in the Coretax context is associated with a combination of technological, cognitive, and psychological factors. Importantly, this conclusion is supported not only by the significance of the path coefficients but also by the model's explanatory and predictive performance ($R^2 = 0.776$; $Q^2 = 0.527$; SRMR = 0.062; NFI = 0.902). Thus, the structural model demonstrates adequate empirical support for interpreting compliance behavior as shaped by multiple complementary determinants rather than by technology alone.

Effect of Coretax Implementation on Behavioral Tax Compliance

The results show that Coretax implementation has a positive and statistically significant effect on behavioral tax compliance, thereby supporting Hypothesis 1. The magnitude of the relationship ($\beta = 0.217$; $p = 0.036$), however, is weaker than those of tax literacy and taxpayer awareness, suggesting that the contribution of digital system implementation, while meaningful, is comparatively more limited. This finding implies that the presence of a digital tax platform may facilitate compliance behavior, but it does not appear to be the dominant explanatory factor in this model.

From the perspective of TAM, this result can be interpreted as broadly consistent with the proposition that perceived usefulness and ease of use encourage technology utilization (Davis, 1989). A more integrated digital platform may simplify filing and payment procedures, reduce transaction costs, and improve the user experience, thereby lowering practical barriers to compliance. From the perspective of TPB, the result may also reflect higher perceived behavioral control, in the sense that a more accessible and structured system can increase taxpayers' confidence in their ability to complete tax obligations correctly (Ajzen, 1991).

However, the interpretation of this relationship should remain cautious. The present study did not directly measure TAM constructs such as perceived usefulness or perceived ease of use, nor did

it directly measure perceived behavioral control as conceptualized in TPB. Accordingly, TAM and TPB are used here as interpretive lenses rather than as fully tested causal mechanisms. In addition, the relatively smaller coefficient for Coretax implementation suggests that digital infrastructure alone may not be sufficient to substantially alter compliance behavior without parallel improvements in taxpayer capability and motivation.

Alternative explanations should also be considered. The observed effect of Coretax implementation may partly reflect broader institutional changes that accompany digital reform, such as improved service access, reduced face-to-face interactions, or greater procedural standardization, rather than the technological platform itself in isolation. It is also possible that taxpayers who already possess stronger compliance orientations are more likely to perceive the system positively and use it effectively. In this sense, the relationship may be influenced by pre-existing user characteristics that are not fully captured in the current model.

Even with these caveats, the finding remains important because it suggests that digital tax reform can support compliance by reducing procedural friction and improving administrative accessibility. This interpretation is broadly in line with prior studies that highlight the contribution of digitalization to tax compliance and service efficiency (Jaafar et al., 2023; Nurhazwani, 2024; Tallaha et al., 2014; Triwibowo et al., 2024). In the Indonesian context, Mandasari (2024) and Slimani (2025) similarly show that favorable perceptions of e-tax systems are associated with stronger voluntary compliance. Therefore, the present finding does not imply that Coretax directly "teaches" compliance in a deterministic sense; rather, it indicates that an effective digital system may create a more enabling environment in which compliant behavior becomes easier to perform and maintain.

Effect of Tax Literacy on Behavioral Tax Compliance

The findings indicate that tax literacy has a positive and significant effect on behavioral tax compliance, supporting Hypothesis 2. With a standardized coefficient of 0.351, tax literacy emerges as a strong predictor of compliance behavior in the model, second only to taxpayer awareness. This result suggests that taxpayers who better understand tax rules, procedures, rights, and obligations are more likely to report and fulfill their tax responsibilities accurately and on time.

Within the TPB framework, tax literacy can be interpreted as a factor that strengthens perceived behavioral control by improving taxpayers' ability to understand tax obligations and navigate administrative requirements (Ajzen, 1991). A taxpayer who understands reporting procedures, filing rules, and payment obligations is more likely to feel capable of complying, which may translate into more consistent compliance behavior. Although this study does not model tax literacy as a mediating learning process, the findings indicate that tax-related knowledge functions as an important independent cognitive resource associated with compliance.

This point is important for conceptual consistency. In the present study, tax literacy is operationalized and tested as an independent variable, not as a measured outcome of Coretax use. Therefore, the discussion should not overstate tax literacy as a direct product of digital tax education within the empirical model. A more precise interpretation is that tax literacy represents a taxpayer capability that may interact with digital taxation environments and make those environments more usable and effective. In other words, taxpayers with stronger literacy are likely to be better positioned to benefit from digital tax systems, even though the present design does not establish that Coretax itself causes literacy gains.

The finding is consistent with prior research showing that tax knowledge differentiates more compliant taxpayers from less compliant ones. Judijanto (2024) and Erasashanti et al. (2024) report that tax understanding is associated with stronger compliance, while Cyan et al. (2013) argue that knowledge of tax systems can foster more positive institutional perceptions and voluntary compliance. Similarly, Asrinanda (2018) and Saad (2014) show that tax literacy reduces uncertainty and increases confidence in fulfilling tax obligations. In digital contexts, inadequate literacy may undermine the effectiveness of otherwise well-designed systems because users may still struggle to interpret procedures, complete forms accurately, or understand their legal obligations (Bani-Khalid

et al., 2022; Saptono et al., 2023). At the same time, alternative explanations should be acknowledged. Tax literacy may partly proxy for broader socioeconomic or educational advantages that are not directly measured in the model, such as higher education, stronger digital competence, better access to information, or prior experience with tax administration. These factors could make taxpayers both more knowledgeable and more compliant. Because the present study relies on cross-sectional survey data, it cannot fully disentangle whether literacy independently drives compliance or whether both are jointly shaped by broader individual capabilities and experiences.

Even with these limitations, the policy relevance of the finding is clear. The results suggest that digital tax reform is more likely to succeed when accompanied by measures that improve taxpayer understanding of tax procedures and obligations. User guidance, help features, simplified instructions, and digital educational materials embedded in or around the Coretax ecosystem may therefore strengthen the compliance benefits of digitalization. In this sense, tax literacy can be understood not as a substitute for digital tax systems, but as a complementary condition that helps taxpayers use such systems more effectively and comply more confidently.

Effect of Taxpayer Awareness on Behavioral Tax Compliance

The results reveal that taxpayer awareness has the strongest positive and significant effect on behavioral tax compliance, supporting Hypothesis 3. With a path coefficient of 0.378, taxpayer awareness is the most influential predictor in the model, exceeding both tax literacy and Coretax implementation. This finding suggests that moral responsibility, civic consciousness, and intrinsic motivation are particularly important in explaining why taxpayers comply in a digital tax environment.

From the perspective of TPB, this result is consistent with the view that compliance behavior is shaped not only by capability and convenience but also by normative and attitudinal considerations (Ajzen, 1991). Taxpayer awareness reflects the extent to which individuals recognize taxation as a civic obligation and internalize compliance as a socially and morally appropriate behavior. In this sense, awareness may strengthen compliance by making tax payment and reporting appear not merely compulsory, but normatively legitimate and personally meaningful.

The empirical pattern is also consistent with prior studies. Cyan et al. (2013) emphasize that awareness of taxation's contribution to public welfare can increase compliance, while Rosliyati (2016) and Erasashanti et al. (2024) similarly find that awareness significantly influences taxpayer behavior. Other studies also show that awareness is embedded in broader social norms, collective expectations, and institutional values (Alawode & Adegbie, 2022; Deddy Dwi et al., 2024), In this regard, the strong coefficient observed in the present study suggests that compliance behavior is not solely a matter of digital system functionality or procedural knowledge; it is also shaped by how taxpayers perceive the social meaning and public purpose of taxation.

Nevertheless, the interpretation of awareness should also remain cautious. The current study measures awareness through self-reported survey items related to moral duty, civic responsibility, and intrinsic motivation. As a result, the strong relationship may partly reflect social desirability bias, whereby respondents report high awareness and high compliance in ways that are normatively favorable. In addition, awareness may overlap with other unmeasured constructs such as trust in government, perceived tax fairness, patriotism, or prior positive experiences with public services. These related factors may reinforce awareness and compliance simultaneously, which means the coefficient should not be read as evidence that awareness alone fully explains compliance behavior.

A further conceptual clarification is also necessary. Although awareness can be discussed from an educational standpoint as part of the affective domain of learning, the present study does not empirically test awareness as an outcome of Coretax-based learning exposure. Instead, awareness is modeled as an independent predictor of compliance. Accordingly, the discussion should avoid claiming that digital system interaction directly produces awareness within the tested model. A more defensible interpretation is that awareness constitutes a predisposing psychological condition that may enhance taxpayers' willingness to engage constructively with digital tax procedures and to comply voluntarily.

From a governance perspective, however, the finding still has important implications. If awareness is the strongest predictor of compliance in this setting, then digital tax reform should not focus solely on system efficiency or procedural automation. It should also be accompanied by communication strategies that reinforce the public value of taxation, strengthen trust, and encourage taxpayers to view compliance as part of responsible citizenship. In this sense, awareness can be linked to the broader notion of fiscal citizenship, whereby taxpayers see themselves as active contributors to collective development rather than passive subjects of administrative control (Appiah et al., 2024; Olesen et al., 2021). In the Indonesian Coretax context, this suggests that digital transparency and service modernization may be most effective when combined with sustained public communication that builds awareness, trust, and legitimacy.

Taken together, the results indicate that behavioral tax compliance in the Coretax environment is associated with three complementary dimensions: technological facilitation through Coretax implementation, cognitive capability through tax literacy, and psychological or normative commitment through taxpayer awareness. Among these, taxpayer awareness shows the strongest effect, followed by tax literacy and Coretax implementation. This ordering suggests that although digital infrastructure matters, compliance in a post-adoption digital tax environment may depend even more on whether taxpayers understand their obligations and internalize the importance of fulfilling them.

The results also demonstrate that the model performs well empirically. Behavioral tax compliance is explained at a relatively high level ($R^2 = 0.776$), the model has strong predictive relevance ($Q^2 = 0.527$), the overall fit is acceptable (SRMR = 0.062; NFI = 0.902), and all hypothesized relationships are statistically significant. These indicators strengthen confidence that the proposed model captures a substantial portion of the determinants of compliance behavior in the observed setting. At the same time, the results should not be interpreted as implying that compliance is fully explained by the three variables examined here. Taxpayer behavior is likely to remain influenced by other institutional and individual factors—such as trust, perceived fairness, sanctions, digital self-efficacy, prior tax experience, and socioeconomic background—that fall outside the scope of the present model.

Several limitations should be acknowledged when interpreting these findings. First, the study uses cross-sectional survey data from individual taxpayers registered at a single tax office, which limits the generalizability of the results to the broader Indonesian taxpayer population. Second, the use of self-reported measures introduces the possibility of common method bias and social desirability bias, particularly for constructs such as taxpayer awareness and behavioral compliance. Although diagnostic tests suggest that common method bias is unlikely to be severe, the possibility of response inflation cannot be fully excluded. Third, the model includes only direct effects and does not test mediating or moderating mechanisms that may connect digital system use, taxpayer capability, and compliance behavior more dynamically over time. Fourth, because the study does not directly measure TAM variables such as perceived usefulness and ease of use, or TPB variables such as subjective norms and perceived behavioral control, the theoretical discussion should be understood as interpretive rather than as a full test of both frameworks.

These limitations point to several directions for future research. Subsequent studies could use larger and more geographically diverse samples across multiple tax offices or regions in Indonesia to improve external validity and capture differences in digital readiness, tax culture, and service quality. Longitudinal or panel designs would also be valuable for examining whether repeated use of Coretax changes taxpayer literacy, awareness, and compliance over time, especially in the post-adoption phase of digital tax reform. Future models could further incorporate variables such as trust in tax authorities, perceived fairness, sanction perceptions, digital self-efficacy, user experience quality, and satisfaction with tax services to obtain a more comprehensive explanation of compliance behavior. In addition, future research may test mediation or moderation structures—for example, whether tax literacy mediates the relationship between digital system quality and compliance, or whether taxpayer awareness moderates the effect of Coretax implementation on compliance. Such extensions would help clarify whether digital tax systems influence compliance

directly, indirectly through learning and awareness mechanisms, or only under certain institutional and behavioral conditions.

CONCLUSION

This study suggests that behavioral tax compliance in the digital era is shaped not only by technological adoption, but also by taxpayers' cognitive and attitudinal readiness. The findings indicate that Coretax implementation, tax literacy, and taxpayer awareness all have positive and significant effects on behavioral tax compliance, with taxpayer awareness emerging as the strongest predictor. These results imply that digital tax reform should not be viewed solely as a matter of system deployment, but also as a process that depends on taxpayers' understanding of tax obligations and their internalized sense of civic responsibility.

The study contributes to the literature by offering a more integrated explanation of digital tax compliance through the combined use of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). Rather than treating compliance as a purely technical outcome of system use, the findings highlight the importance of combining technological, cognitive, and psychological dimensions in explaining taxpayer behavior. From a pedagogical perspective, this study also suggests that digital tax platforms may be more effective when accompanied by educational features, guidance mechanisms, and communication strategies that strengthen tax literacy and taxpayer awareness. In this sense, the contribution of the study lies not only in the taxation and e-government literature, but also in showing the relevance of educational support within digital public service systems.

Practically, the findings imply that policymakers should complement digital tax modernization with continuous taxpayer education, clearer user guidance, and awareness-building initiatives to encourage sustainable voluntary compliance. However, this study has several limitations. It focuses on individual taxpayers from a single tax office, relies on cross-sectional self-reported data, and examines only direct relationships among the variables. These limitations restrict generalizability and do not fully capture how compliance may evolve over time. Future research is therefore encouraged to use broader and more diverse samples, longitudinal designs, and additional variables such as trust in tax authorities, perceived fairness, digital self-efficacy, and user experience quality to develop a more comprehensive understanding of compliance behavior in digital taxation systems.

DECLARATION OF AI AND AI ASSISTED TECHNOLOGIES IN THE WRITING PROCESS

During the preparation of this work, the authors used Grammarly for grammar and language checking, and DeepL for translation purposes. After using these tools, the authors critically reviewed, revised, and edited the content as necessary and take full responsibility for the final content of the publication.

ACKNOWLEDGEMENT

The authors would like to express their gratitude to the Kalideres Primary Tax Office (KPP Pratama Kalideres) for facilitating data collection and supporting the research process. Appreciation is also extended to all respondents who voluntarily participated in this study.

AUTHORS' CONTRIBUTION

Author 1: Conceptualization; Methodology; Formal analysis; Writing – original draft; Writing – review and editing.

Author 2: Data curation; Investigation; Validation; Supervision; Writing – review and editing.

Author 3: Data curation; Investigation.

DECLARATION OF COMPETING INTEREST

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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Appendix A. Research Questionnaire

Section A: Respondent Profile

(Please tick √ the appropriate answer)

1. Gender:
   ☐ Male ☐ Female
2. Age:
   ☐ <25 ☐ 25–34 ☐ 35–44 ☐ 45–54 ☐ >54
3. Education level:
   ☐ High school ☐ Diploma ☐ Bachelor ☐ Master ☐ Doctorate
4. Length of being registered taxpayer:
   ☐ <1 year ☐ 1–3 years ☐ 4–6 years ☐ >6 years
5. Have you used the Coretax system?
   ☐ Yes ☐ No

Section B: Measurement Items

Scale:

1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

1. Coretax Implementation (CI)

(adapted from system quality and e-tax system literature)

CI1. The Coretax system is easy to use for tax reporting.
CI2. The Coretax system operates reliably without frequent errors.
CI3. Coretax provides integrated tax services in one platform.
CI4. Coretax helps me complete tax reporting efficiently.
CI5. Coretax improves the overall tax administration process.

2. Tax Literacy (TL)

(adapted from Pujilestari et al., 2021; Saad, 2014)

TL1. I understand basic tax regulations applicable to me.
TL2. I know the procedures for filing tax returns correctly.
TL3. I understand my rights as a taxpayer.
TL4. I understand my obligations as a taxpayer.
TL5. I can calculate my tax obligations properly.

3. Taxpayer Awareness (TA)

(adapted from Gangl et al., 2015; Kirchler et al., 2008)

TA1. I feel that paying taxes is a moral responsibility.
TA2. I believe paying taxes contributes to national development.
TA3. I feel personally responsible for complying with tax rules.
TA4. I consider tax compliance as a civic duty.
TA5. I would feel guilty if I did not comply with tax obligations.

4. Behavioral Tax Compliance (BTC)

(adapted from tax compliance behavior literature)

BTC1. I submit my tax return on time.
BTC2. I report my income accurately.
BTC3. I calculate my taxes correctly before submission.

BTC4. I pay my taxes according to the deadline.
BTC5. I comply with tax regulations without being forced.

Closing Statement
Thank you for your participation in this study. Your responses are highly valuable and will be used solely for academic research purposes. All information provided will remain confidential.